Login to your account at:
https://securelogin.nextstepdc.com

Participant User Manual

Table of Contents

Topic	Slide
Login	2
Enrollment	6
Dashboard	12
Manage Your Account	13
Change Investment Elections	14
Transfer Existing Investments	18
Rebalancing	23
Deferrals	30
Loans	32
Reports	35
Tools	36
Questions	38

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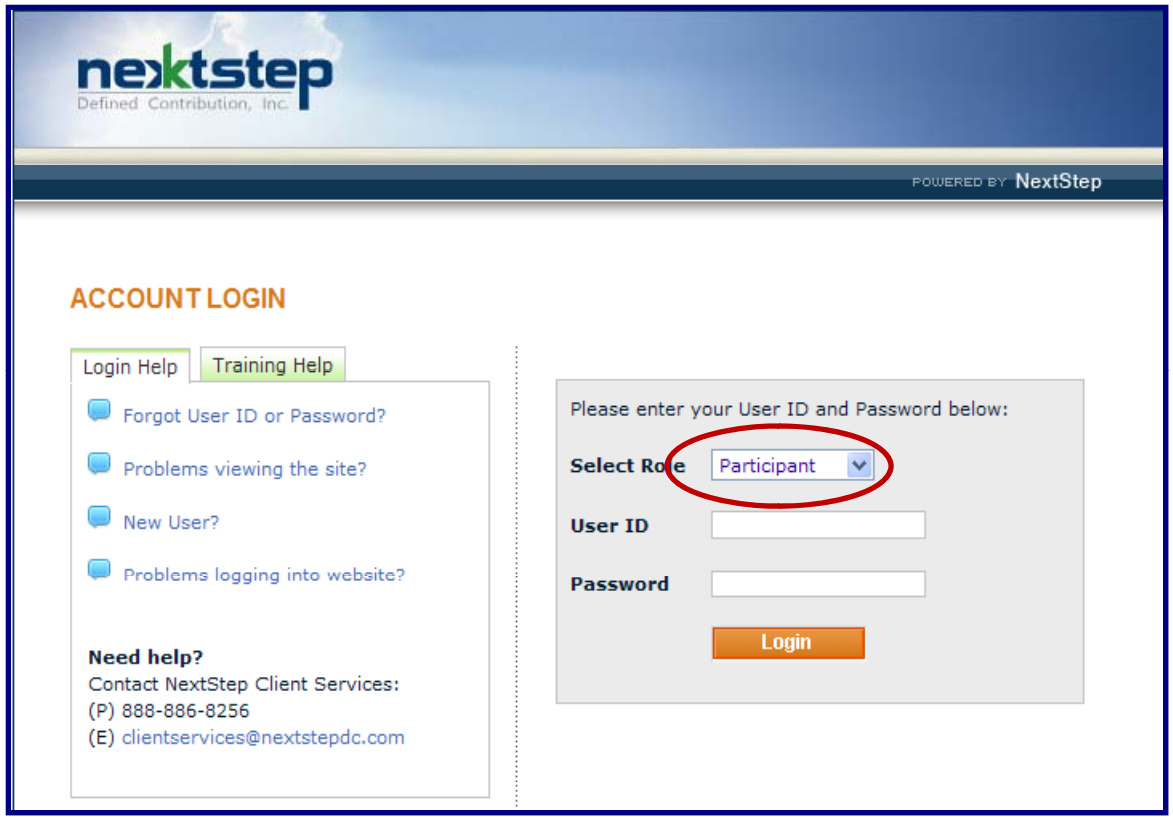
Login - Existing Clients



All existing users will retain their existing User ID and Password to access the new website (www.nextstepdc.com).

Step #1 - Choose your Role

Step #2 - Enter the User ID (all lower case)

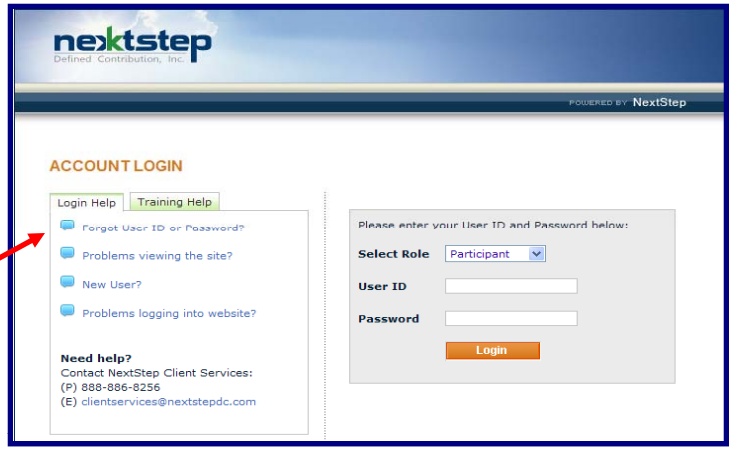
Step #3 – Enter Password (all lower case)

Click "Login" to access your account.

Login - Forgot User ID or Password

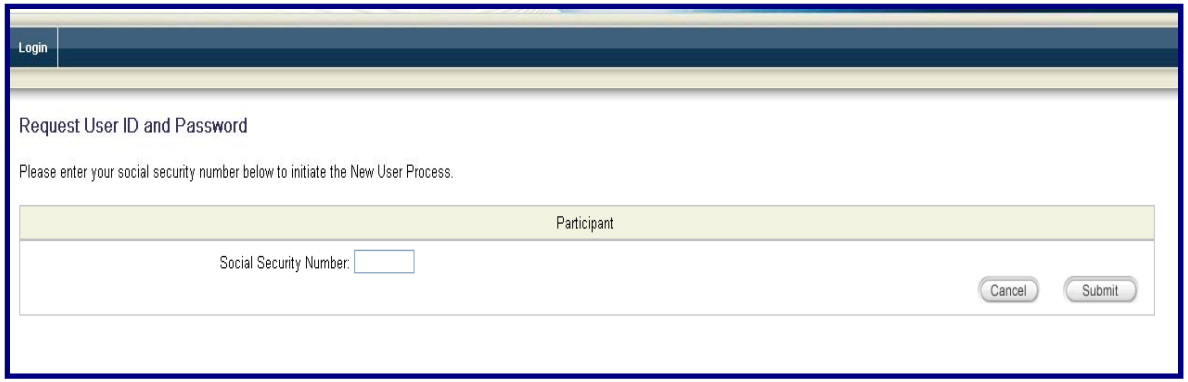
If you have misplaced your User ID or Password.

Step #1 - Click “Forgot User ID or Password”



Step #2 - Enter your social security number on page one. Click “Submit”

Step #3 - Answer a security question or add in your full birth date. Click “Submit”

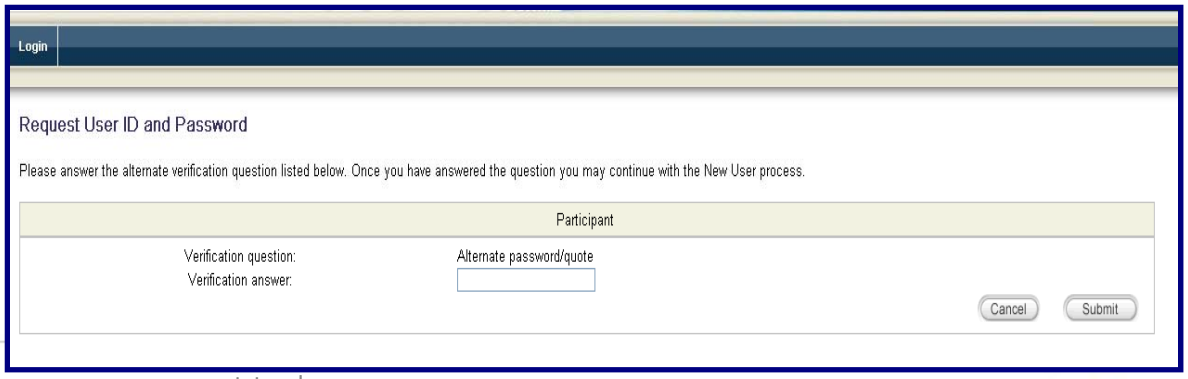


Step #4 – Logout and log back in using the following information:

Your User ID and Password will automatically reset as follows:

User ID = social security #

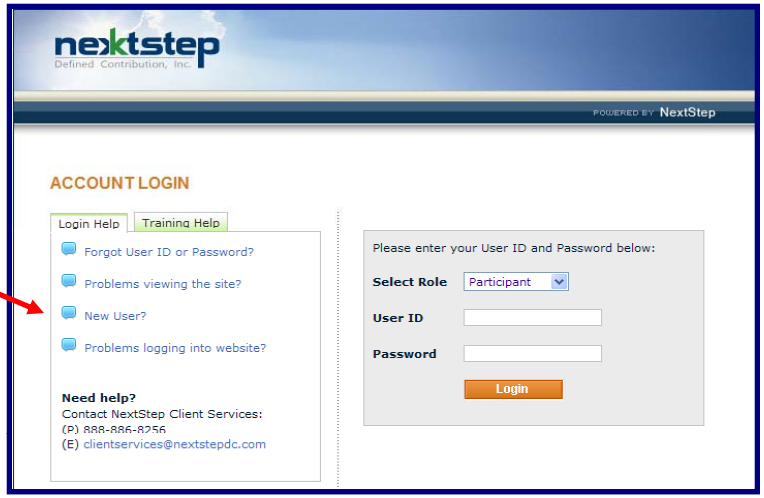
Password = Birth Date (mmyy)


Login
Request User ID and Password
Please answer the alternate verification question listed below. Once you have answered the question you may continue with the New User process.
Participant
Verification question:
Alternate password/quote
Verification answer:
Cancel
Submit

Login - First Time User

If you are new to the system

Step #1 - Click “New User”



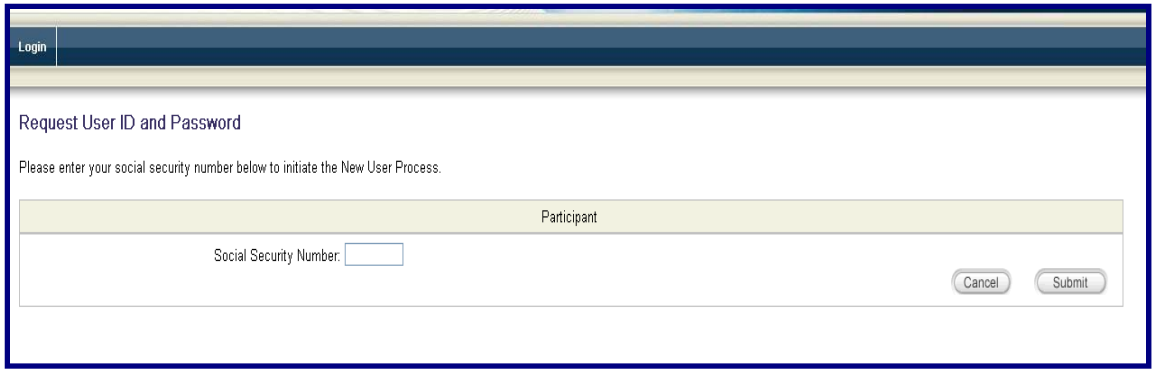
Step #2 - Enter your Social Security #

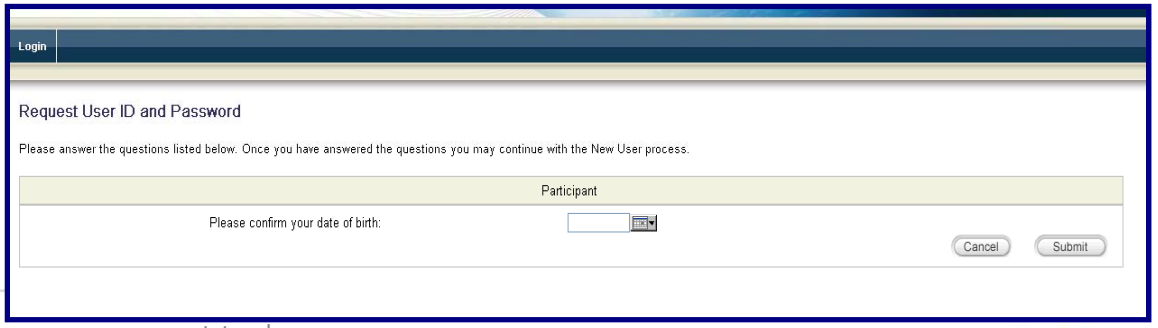
Click “Submit”

Step #3 - Enter date of birth

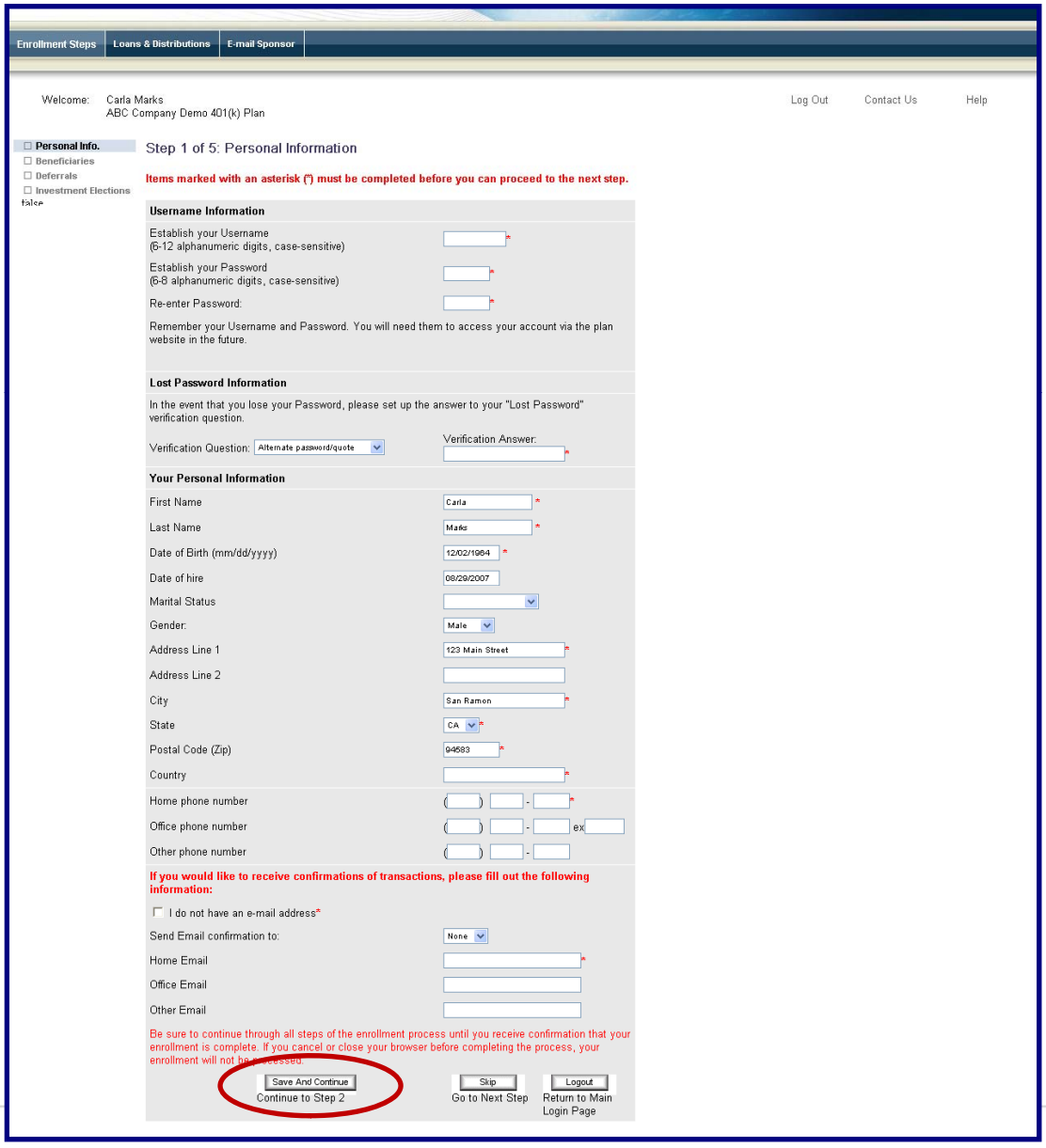
Click “Submit”

Upon logging into the system, you will be required to change both the User ID and Password, and input personal/beneficiary information and enroll. <u>Please keep record of your User ID and Password for future access to your retirement account. Please contact your Plan Sponsor if you need a Password reset.</u>




Login
Request User ID and Password
Please answer the questions listed below. Once you have answered the questions you may continue with the New User process.
Participant
Please confirm your date of birth:
Cancel
Submit

Enrollment - Personal Information



Upon logging into the system as a New User, you will be prompted through a series of screens . Begin by updating:

User ID

Password

Personal information

Email

Enter your information here then click “Save and Continue” to move to the next page.

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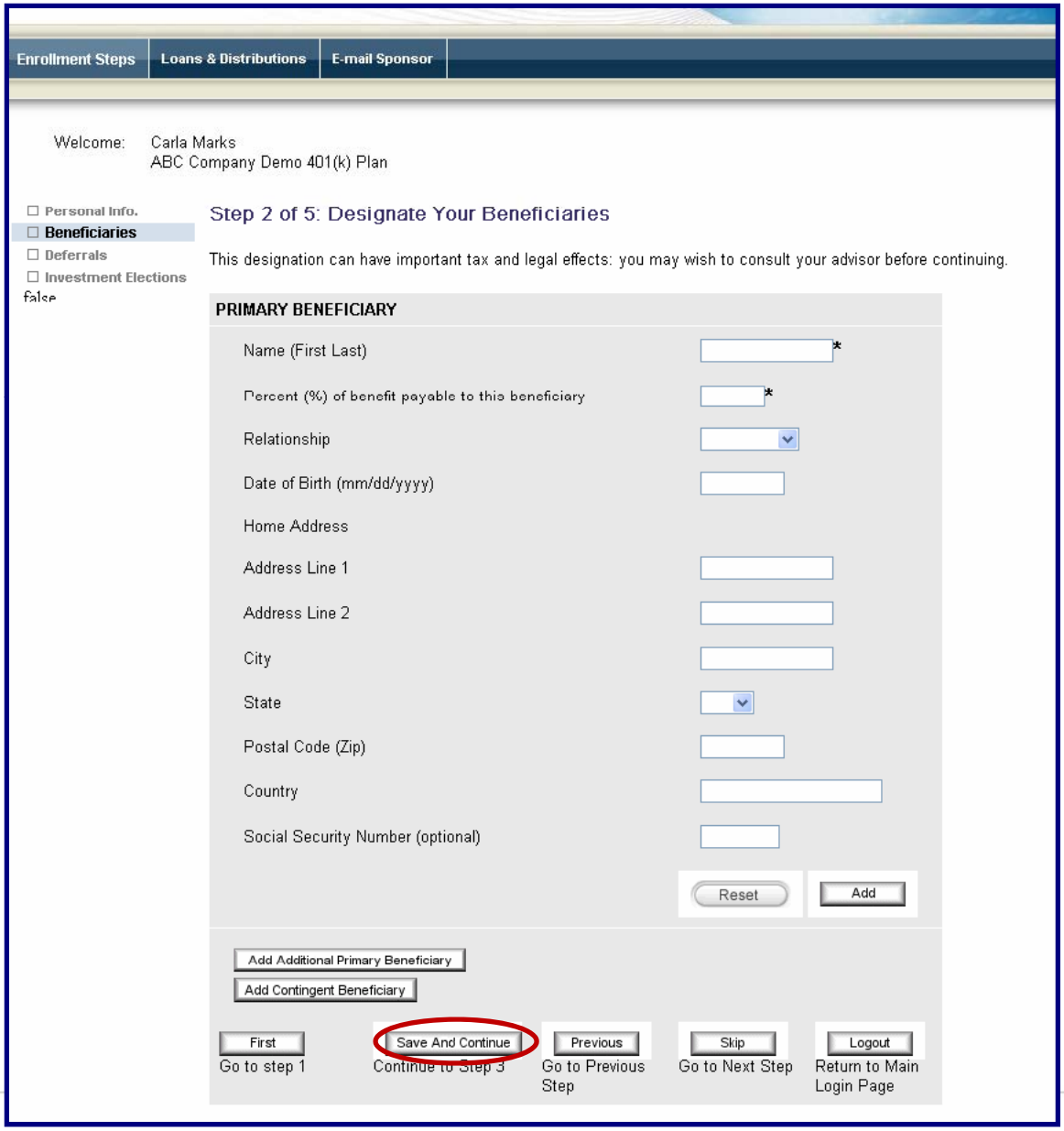
Enrollment - Beneficiaries



This next screen allows you to enter information about your beneficiary(ies).

You may enter more than one primary beneficiary and multiple contingent beneficiaries .

Enter in the information and click "Save and Continue" to move to the next page.

Note: This web entry is not an official Beneficiary Designation Form. You must have a signed beneficiary form in your Employee file.

After you complete your Enrollment, go to the "Forms/Docs" tab and print out, complete & SIGN your beneficiary form and provide to your Plan Sponsor.

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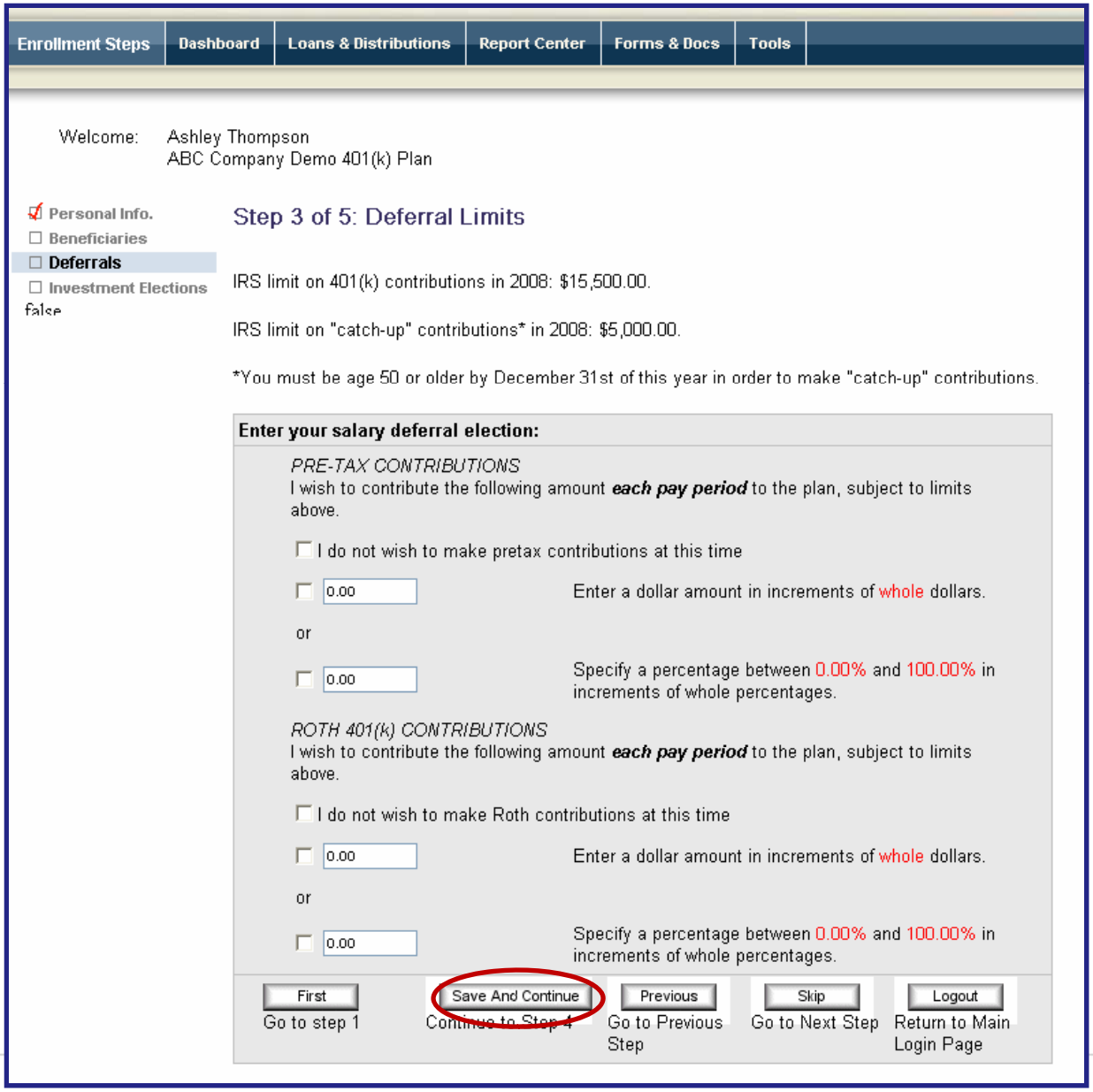
Enrollment - Deferrals


Enrollment Steps
Dashboard
Loans & Distributions
Report Center
Forms & Docs
Tools
Welcome: Ashley Thompson
ABC Company Demo 401(k) Plan
Personal Info.
Beneficiaries
Deferrals
Investment Elections
false
Step 3 of 5: Deferral Limits
IRS limit on 401(k) contributions in 2008: $15,500.00.
IRS limit on "catch-up" contributions* in 2008: $5,000.00.
*You must be age 50 or older by December 31st of this year in order to make "catch-up" contributions.
Enter your salary deferral election:
PRE-TAX CONTRIBUTIONS
I wish to contribute the following amount each pay period to the plan, subject to limits above.
I do not wish to make pretax contributions at this time
0.00
Enter a dollar amount in increments of whole dollars.
or
0.00
Specify a percentage between 0.00% and 100.00% in increments of whole percentages.
ROTH 401(k) CONTRIBUTIONS
I wish to contribute the following amount each pay period to the plan, subject to limits above.
I do not wish to make Roth contributions at this time
0.00
Enter a dollar amount in increments of whole dollars.
or
0.00
Specify a percentage between 0.00% and 100.00% in increments of whole percentages.
First
Go to step 1
Save And Continue
Continue to Step 4
Previous
Go to Previous Step
Skip
Go to Next Step
Logout
Return to Main Login Page

The Deferrals page allows you to enter the % or $ amount of each paycheck you wish to defer into your retirement account.

Click “Save and Continue” to move to the next page.

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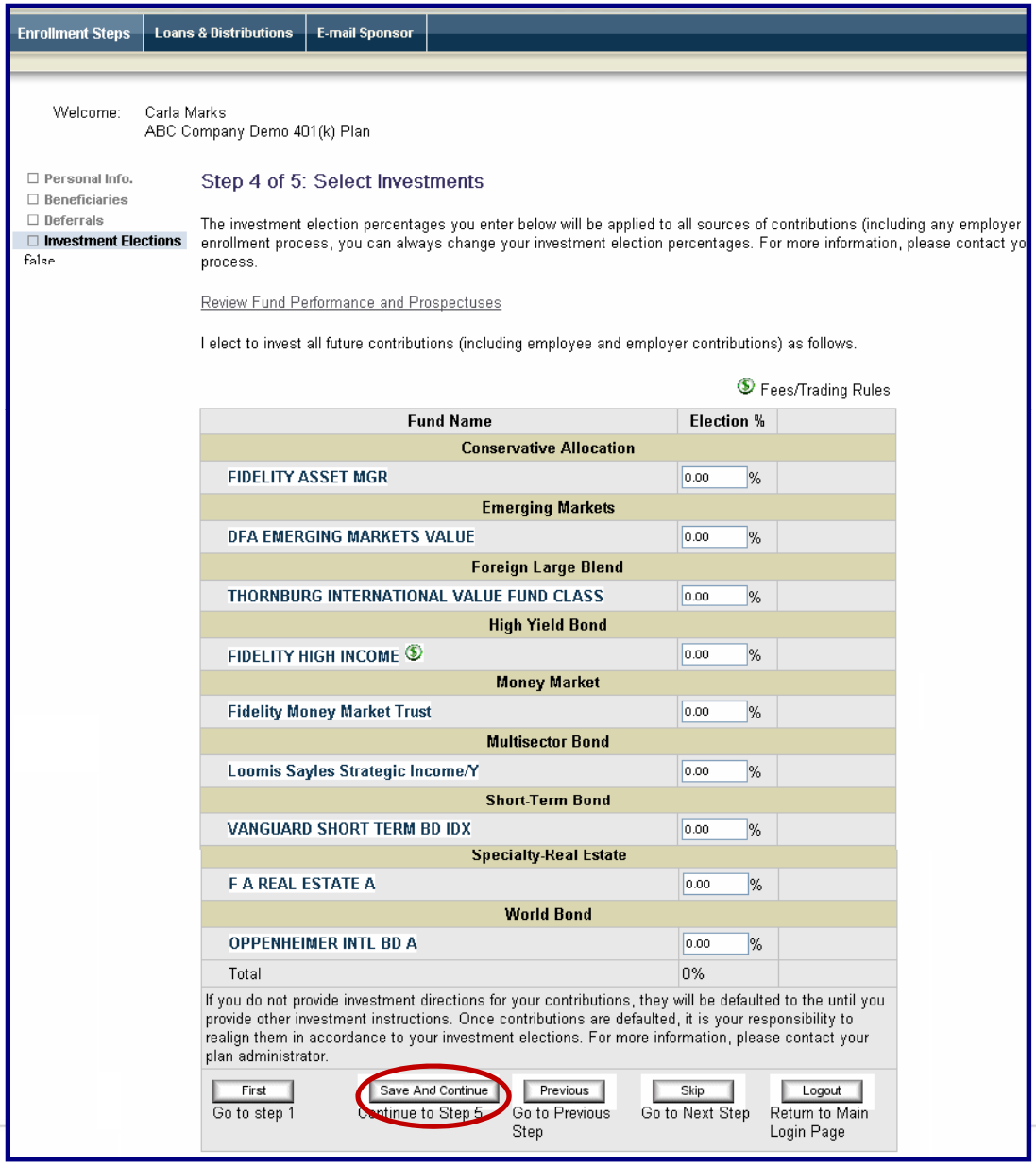
Enrollment - Investment Elections

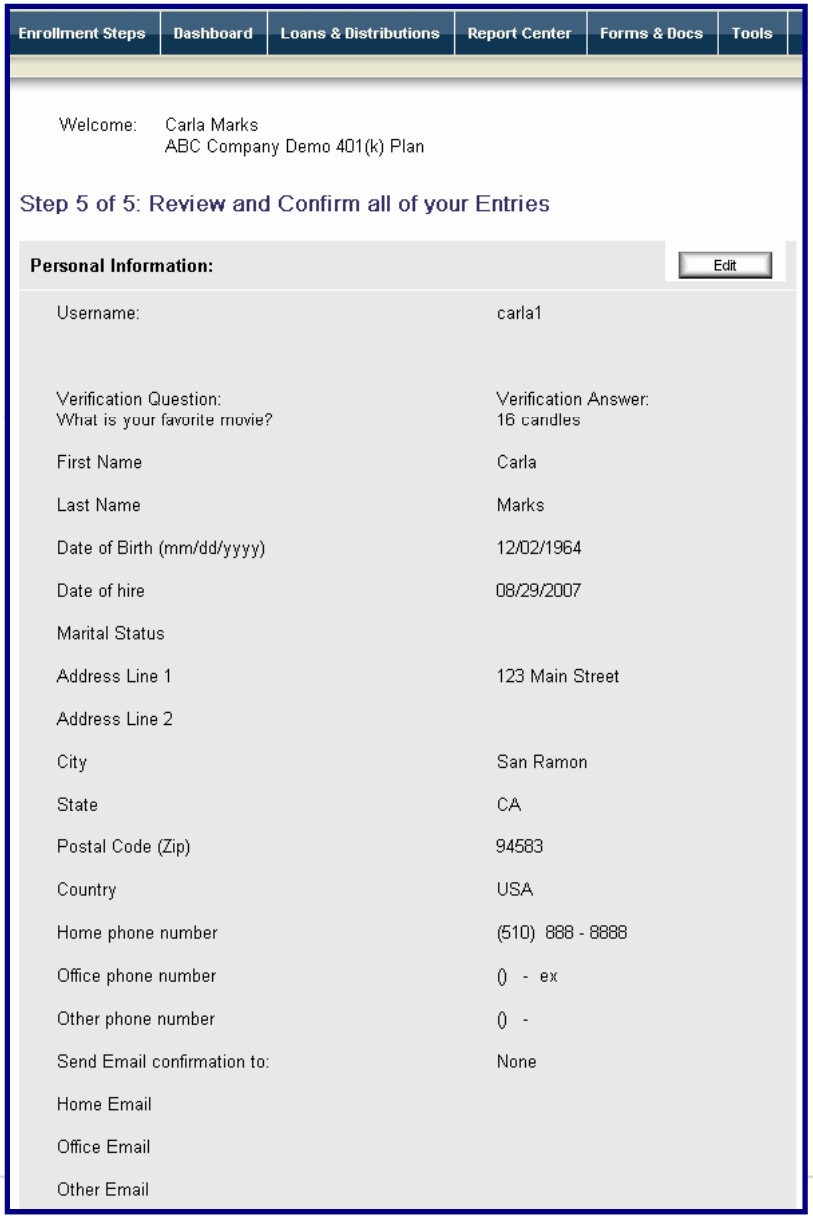

Enrollment Steps
Loans & Distributions
E-mail Sponsor
Welcome: Carla Marks
ABC Company Demo 401(k) Plan
Personal Info.
Beneficiaries
Deferrals
Investment Elections
false
Step 4 of 5: Select Investments
The investment election percentages you enter below will be applied to all sources of contributions (including any employer
enrollment process, you can always change your investment election percentages. For more information, please contact yo
process.
Review Fund Performance and Prospectuses
I elect to invest all future contributions (including employee and employer contributions) as follows.
Fees/Trading Rules
Fund Name
Election %
Conservative Allocation
FIDELITY ASSET MGR 0.00 %
Emerging Markets
DFA EMERGING MARKETS VALUE 0.00 %
Foreign Large Blend
THORNBURG INTERNATIONAL VALUE FUND CLASS 0.00 %
High Yield Bond
FIDELITY HIGH INCOME 0.00 %
Money Market
Fidelity Money Market Trust 0.00 %
Multisector Bond
Loomis Sayles Strategic Income/Y 0.00 %
Short-Term Bond
VANGUARD SHORT TERM BD IDX 0.00 %
Specialty-Real Estate
F A REAL ESTATE A 0.00 %
World Bond
OPPENHEIMER INTL BD A 0.00 %
Total 0%
If you do not provide investment directions for your contributions, they will be defaulted to the until you
provide other investment instructions. Once contributions are defaulted, it is your responsibility to
realign them in accordance to your investment elections. For more information, please contact your
plan administrator.
First
Go to step 1
Save And Continue
Continue to Step 5
Previous
Go to Previous Step
Skip
Go to Next Step
Logout
Return to Main Login Page

The Investment Elections page allows you to review fund performance information and the prospectus for each fund.

After reviewing, select your investments, or model portfolio, to determine how your deferral amount will be invested. Total election % must equal 100%.

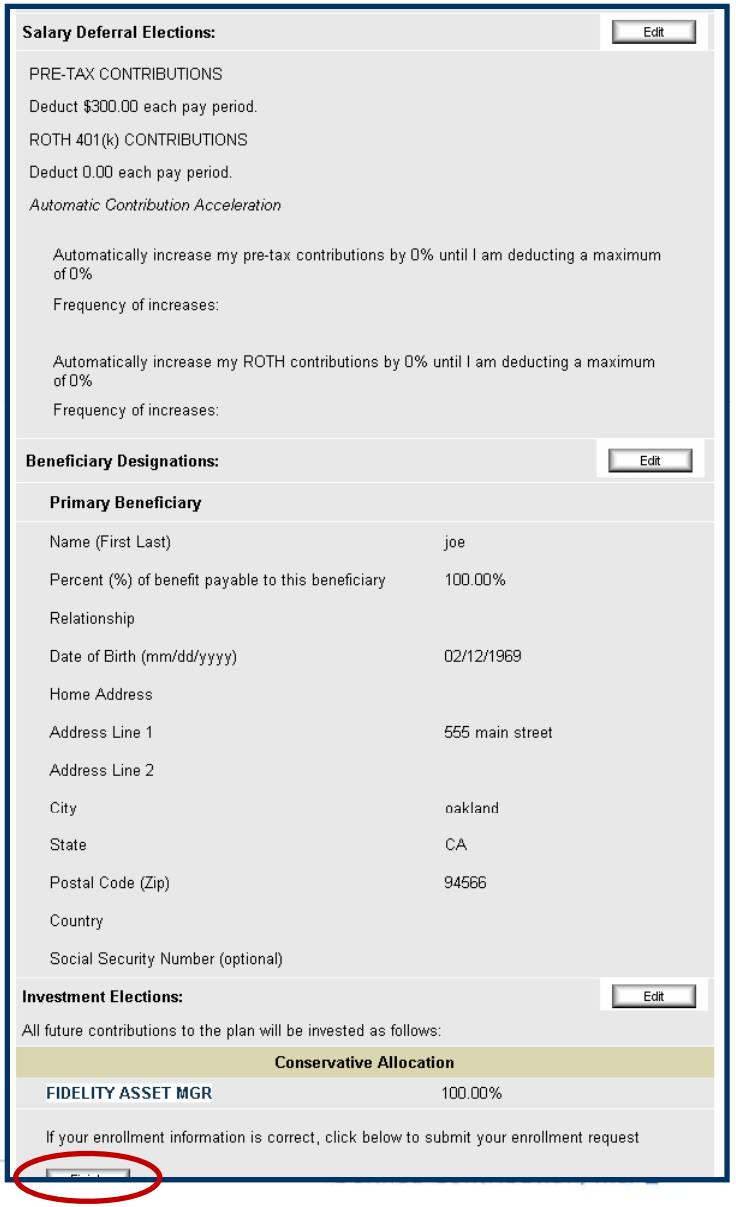
Click “Save and Continue” to move to the final enrollment screen.

Enrollment - Review and Confirmation

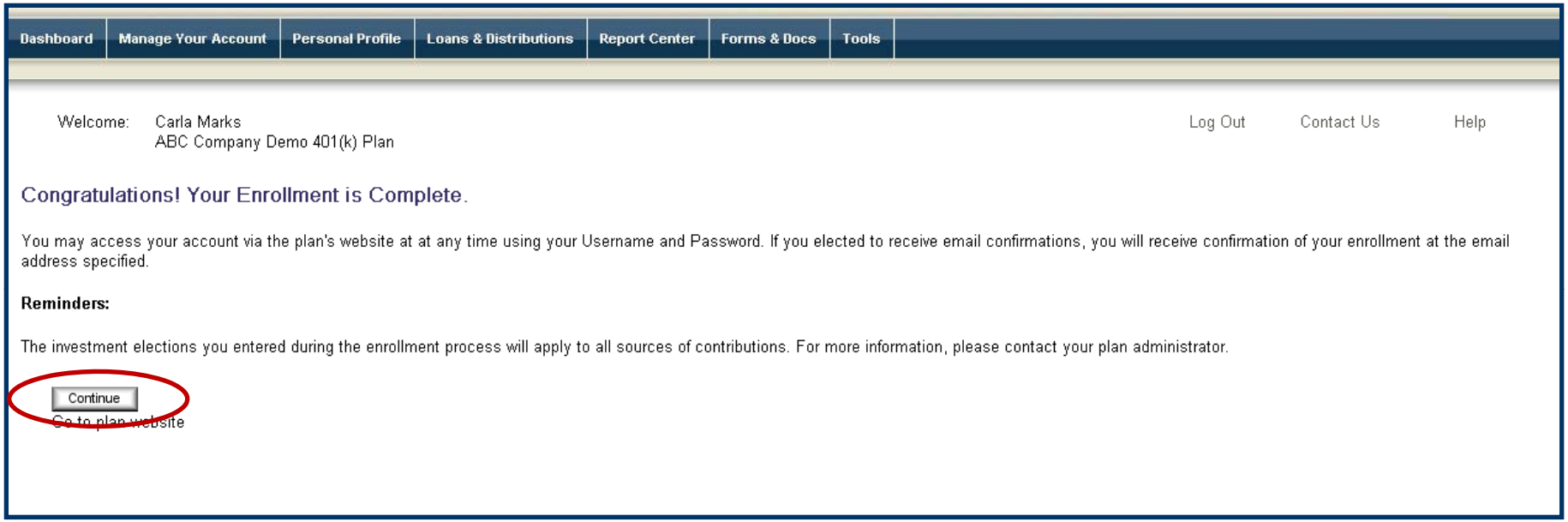


This final screen allows you to review and edit the information you have entered.

Click “Finish” to complete the enrollment process.


Salary Deferral Elections:
Edit
PRE-TAX CONTRIBUTIONS
Deduct $300.00 each pay period.
ROTH 401(k) CONTRIBUTIONS
Deduct 0.00 each pay period.
Automatic Contribution Acceleration
Automatically increase my pre-tax contributions by 0% until I am deducting a maximum of 0%
Frequency of increases:
Automatically increase my ROTH contributions by 0% until I am deducting a maximum of 0%
Frequency of increases:
Beneficiary Designations:
Edit
Primary Beneficiary
Name (First Last) joe
Percent (%) of benefit payable to this beneficiary 100.00%
Relationship
Date of Birth (mm/dd/yyyy) 02/12/1969
Home Address
Address Line 1 555 main street
Address Line 2
City oakland
State CA
Postal Code (Zip) 94566
Country
Social Security Number (optional)
Investment Elections:
Edit
All future contributions to the plan will be invested as follows:
Conservative Allocation
FIDELITY ASSET MGR 100.00%
If your enrollment information is correct, click below to submit your enrollment request

Enrollment - Final Confirmation


Dashboard
Manage Your Account
Personal Profile
Loans & Distributions
Report Center
Forms & Docs
Tools
Welcome: Carla Marks
ABC Company Demo 401(k) Plan
Log Out
Contact Us
Help
Congratulations! Your Enrollment is Complete.
You may access your account via the plan's website at at any time using your Username and Password. If you elected to receive email confirmations, you will receive confirmation of your enrollment at the email address specified.
Reminders:
The investment elections you entered during the enrollment process will apply to all sources of contributions. For more information, please contact your plan administrator.
Continue
Go to plan website

Upon completion of the enrollment process, a final screen will confirm your enrollment and allow you to access the plan website – which begins at the Dashboard.

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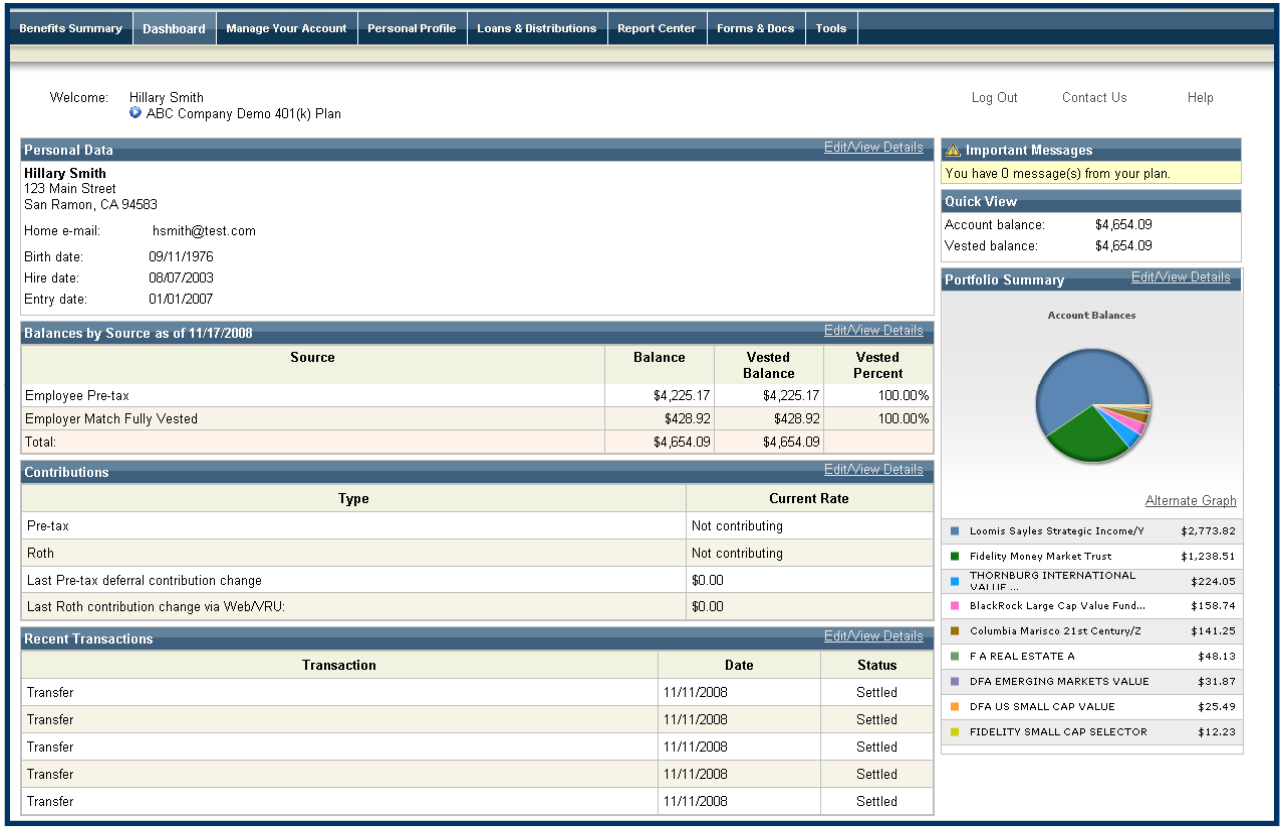
Dashboard



Once you have logged into the system, your first screen will be the Dashboard which offers a snapshot of:

Personal Data

Balances

Contributions

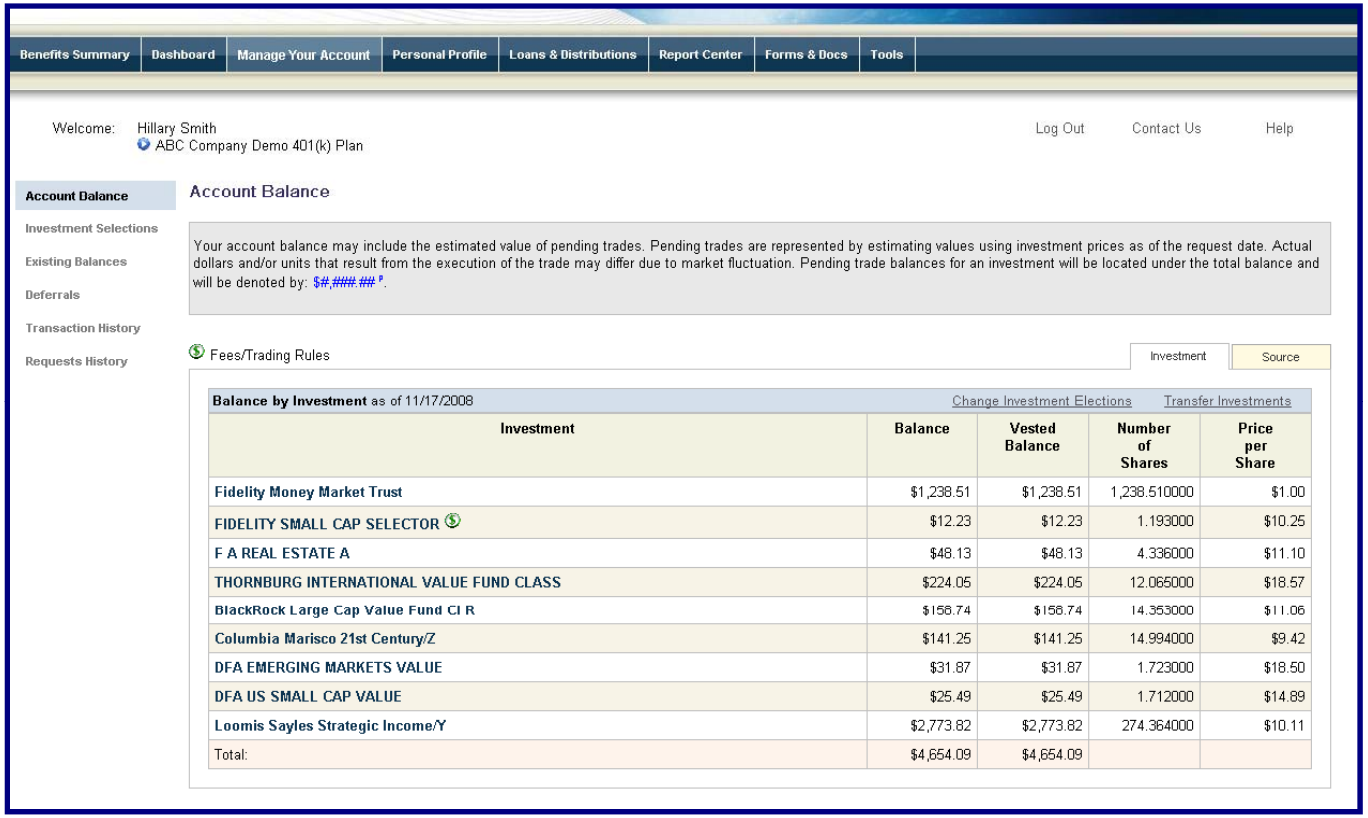
Recent Transactions

Messages and

Portfolio Summary.

Further detail is gained by clicking the “Edit/View Details” link under these sections.

Manage Your Account


Benefits Summary
Dashboard
Manage Your Account
Personal Profile
Loans & Distributions
Report Center
Forms & Docs
Tools
Welcome: Hillary Smith
ABC Company Demo 401(k) Plan
Log Out
Contact Us
Help
Account Balance
Investment Selections
Existing Balances
Deferrals
Transaction History
Requests History
Account Balance
Your account balance may include the estimated value of pending trades. Pending trades are represented by estimating values using investment prices as of the request date. Actual dollars and/or units that result from the execution of the trade may differ due to market fluctuation. Pending trade balances for an investment will be located under the total balance and will be denoted by: $#,###.##P.
Fees/Trading Rules
Investment
Source
Balance by Investment as of 11/17/2008
Change Investment Elections
Transfer Investments

Investment	Balance	Vested Balance	Number of Shares	Price per Share
Fidelity Money Market Trust	$1,238.51	$1,238.51	1,238.510000	$1.00
FIDELITY SMALL CAP SELECTOR	$12.23	$12.23	1.193000	$10.25
F A REAL ESTATE A	$48.13	$48.13	4.336000	$11.10
THORNBURG INTERNATIONAL VALUE FUND CLASS	$224.05	$224.05	12.065000	$18.57
BlackRock Large Cap Value Fund Cl R	$156.74	$156.74	14.353000	$11.06
Columbia Marisco 21st Century/Z	$141.25	$141.25	14.994000	$9.42
DFA EMERGING MARKETS VALUE	$31.87	$31.87	1.723000	$18.50
DFA US SMALL CAP VALUE	$25.49	$25.49	1.712000	$14.89
Loomis Sayles Strategic Income/Y	$2,773.82	$2,773.82	274.364000	$10.11
Total:	$4,654.09	$4,654.09		

You may also change investment elections and transfer investments from this page.

"Manage Your Account" is where you may view your:

Account Balance
(overall investments)

Investment Selections
(future allocations)

Existing Balances
(current balances)

Transaction History
(any fund activity: reflects any salary deferrals, election or fund changes, fees, dividends)

Request History
(any requests to change personal data)

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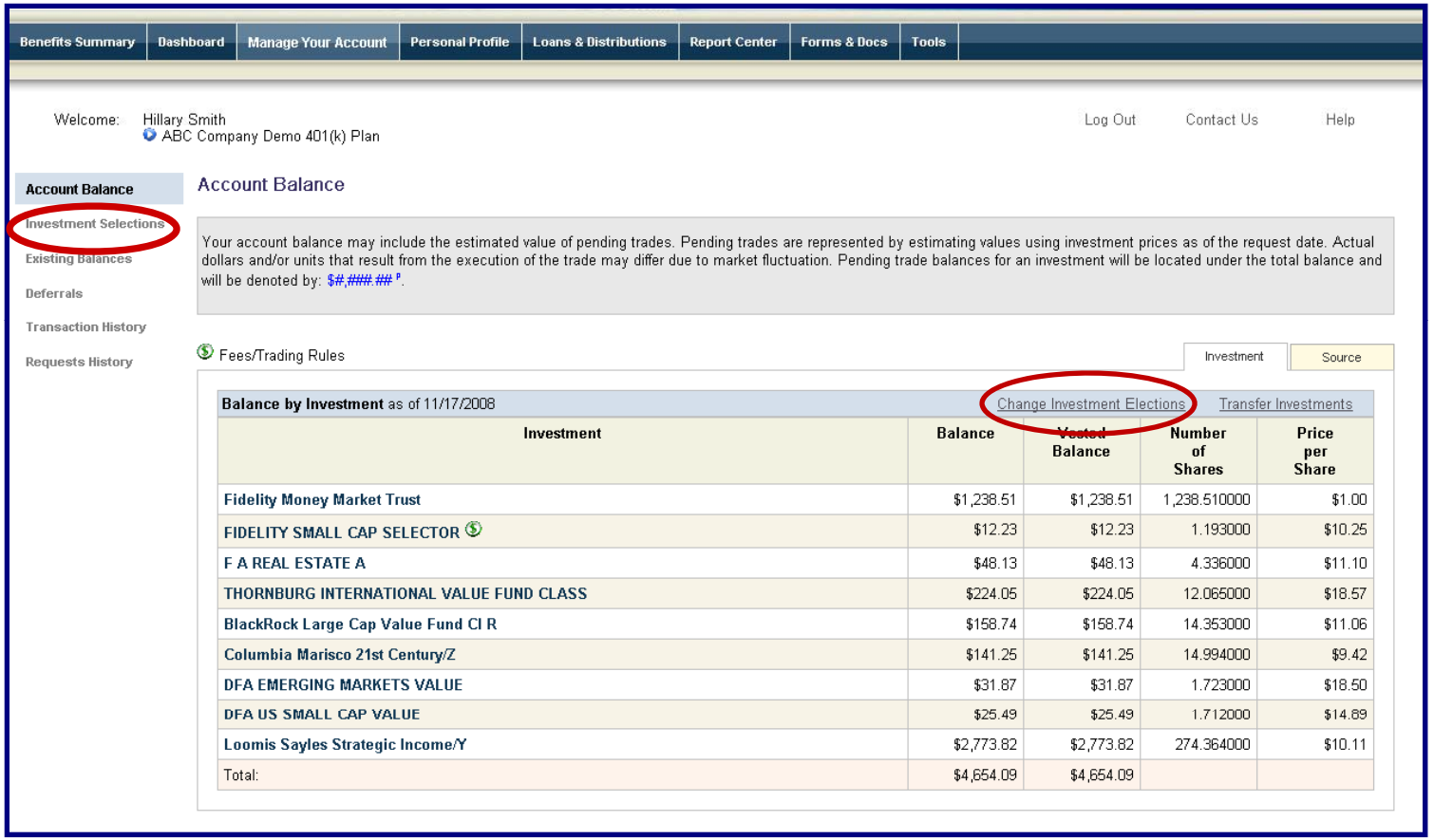
Changing Investment Elections - Step 1


Benefits Summary
Dashboard
Manage Your Account
Personal Profile
Loans & Distributions
Report Center
Forms & Docs
Tools
Welcome: Hillary Smith
ABC Company Demo 401(k) Plan
Log Out
Contact Us
Help
Account Balance
Investment Selections
Existing Balances
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Transaction History
Requests History
Account Balance
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Fees/Trading Rules
Investment
Source
Balance by Investment as of 11/17/2008
Change Investment Elections
Transfer Investments
Investment
Balance
Vested Balance
Number of Shares
Price per Share
Fidelity Money Market Trust $1,238.51 $1,238.51 1,238.510000 $1.00
FIDELITY SMALL CAP SELECTOR $12.23 $12.23 1.193000 $10.25
F A REAL ESTATE A $48.13 $48.13 4.336000 $11.10
THORNBURG INTERNATIONAL VALUE FUND CLASS $224.05 $224.05 12.065000 $18.57
BlackRock Large Cap Value Fund Cl R $158.74 $158.74 14.353000 $11.06
Columbia Marisco 21st Century/Z $141.25 $141.25 14.994000 $9.42
DFA EMERGING MARKETS VALUE $31.87 $31.87 1.723000 $18.50
DFA US SMALL CAP VALUE $25.49 $25.49 1.712000 $14.89
Loomis Sayles Strategic Income/Y $2,773.82 $2,773.82 274.364000 $10.11
Total: $4,654.09 $4,654.09

To change your **Investment Elections**, click either:

"Change Investment Elections" link

or

the left menu choice "Investment Selections"

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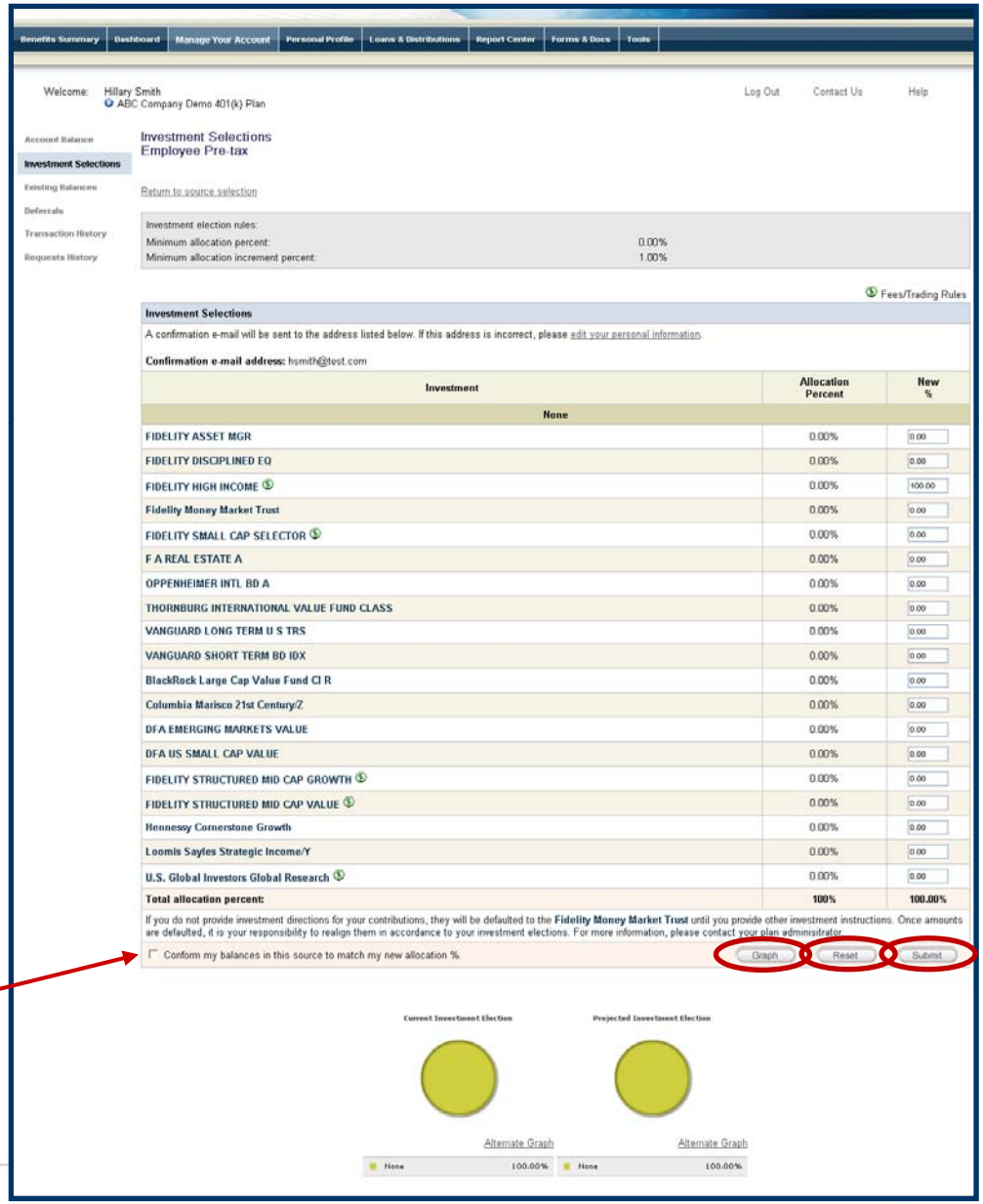
Changing Investment Elections - Step 2

Making changes to your Investment Selections will only affect your **Future Contributions**. To change <u>both</u> your **future** allocations and **existing** balances, complete this page <u>and</u> **check the box** at the bottom of the page, indicating *"Conform my balances in all sources to match my new allocation percentages".*

Make the desired percentage changes, click "Graph" to view and compare current/new graphs, "Reset" to start again and "Submit" to continue.

New % must equal 100%.

Note: Check this box to reallocate existing balances to your new % allocation.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Forms & Docs
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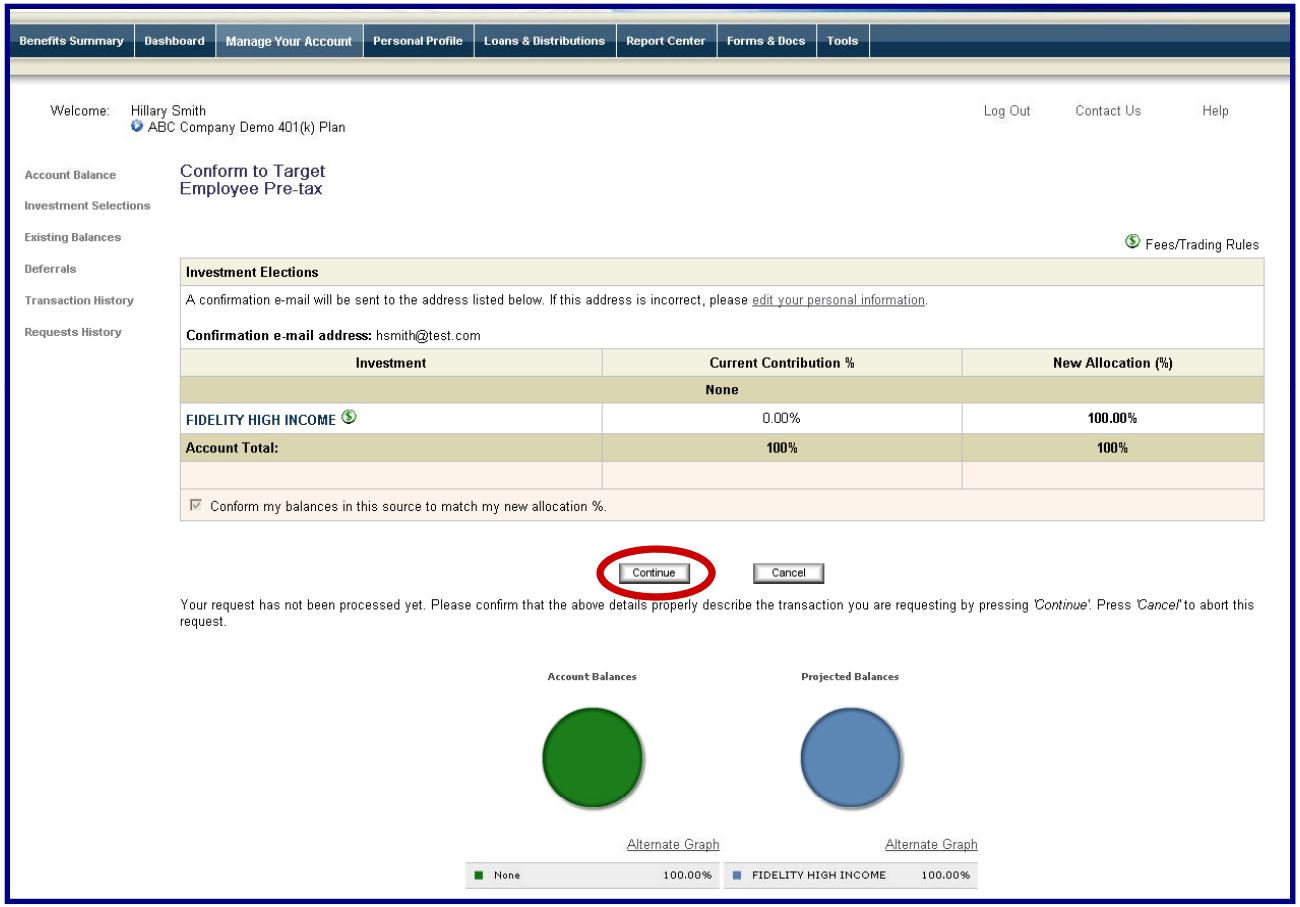
Welcome: Hillary Smith
ABC Company Demo 401(k) Plan
Log Out
Contact Us
Help
Account Balance
Investment Selections
Existing Balances
Deferrals
Transaction History
Requests History
Investment Selections
Employee Pre-tax
Return to source selection
Investment election rules:
Minimum allocation percent: 0.00%
Minimum allocation increment percent: 1.00%
Fees/Trading Rules
Investment Selections
A confirmation e-mail will be sent to the address listed below. If this address is incorrect, please edit your personal information.
Confirmation e-mail address: hsmith@test.com
Investment
Allocation Percent
New %
None
FIDELITY ASSET MGR 0.00%
FIDELITY DISCIPLINED EQ 0.00%
FIDELITY HIGH INCOME 0.00%
Fidelity Money Market Trust 0.00%
FIDELITY SMALL CAP SELECTOR 0.00%
F A REAL ESTATE A 0.00%
OPPENHEIMER INTL BD A 0.00%
THORNBURG INTERNATIONAL VALUE FUND CLASS 0.00%
VANGUARD LONG TERM U S TRS 0.00%
VANGUARD SHORT TERM BD IDX 0.00%
BlackRock Large Cap Value Fund Cl R 0.00%
Columbia Marisco 21st Century/Z 0.00%
DFA EMERGING MARKETS VALUE 0.00%
DFA US SMALL CAP VALUE 0.00%
FIDELITY STRUCTURED MID CAP GROWTH 0.00%
FIDELITY STRUCTURED MID CAP VALUE 0.00%
Hennessy Cornerstone Growth 0.00%
Loomis Sayles Strategic Income/Y 0.00%
U.S. Global Investors Global Research 0.00%
Total allocation percent: 100% 100.00%
If you do not provide investment directions for your contributions, they will be defaulted to the Fidelity Money Market Trust until you provide other investment instructions. Once amounts are defaulted, it is your responsibility to realign them in accordance to your investment elections. For more information, please contact your plan administrator.
Conform my balances in this source to match my new allocation %.
Graph
Reset
Submit
Current Investment Election
Projected Investment Election
Alternate Graph
Alternate Graph
None 100.00%
None 100.00%

Changing Investment Elections - Step 3



After submitting your changes, the screen will display the transaction you are requesting.

You must click "Continue" for your changes to be accepted.

You will receive a confirmation email for your records after the changes are accepted.

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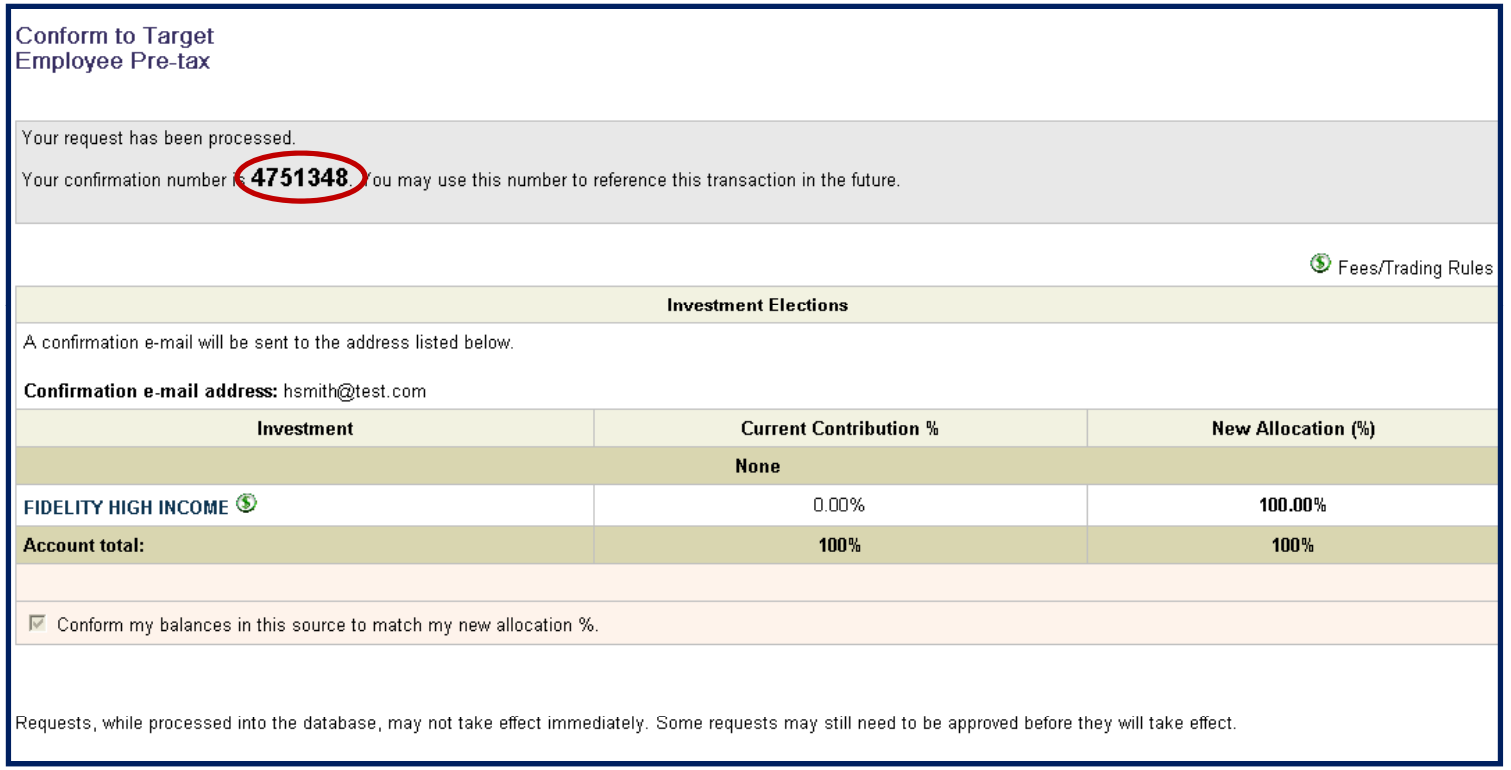
Changing Investment Elections - Step 4

The screen will display your confirmation number verifying that your change has been accepted.

Please note that some requests may not take effect immediately.



Conform to Target
Employee Pre-tax

Your request has been processed.

Your confirmation number is **4751348**. You may use this number to reference this transaction in the future.

Fees/Trading Rules

Investment Elections

A confirmation e-mail will be sent to the address listed below.

Confirmation e-mail address: hsmith@test.com

Investment	Current Contribution %	New Allocation (%)
None		
FIDELITY HIGH INCOME	0.00%	**100.00%**
Account total:	**100%**	**100%**

Conform my balances in this source to match my new allocation %.

Requests, while processed into the database, may not take effect immediately. Some requests may still need to be approved before they will take effect.

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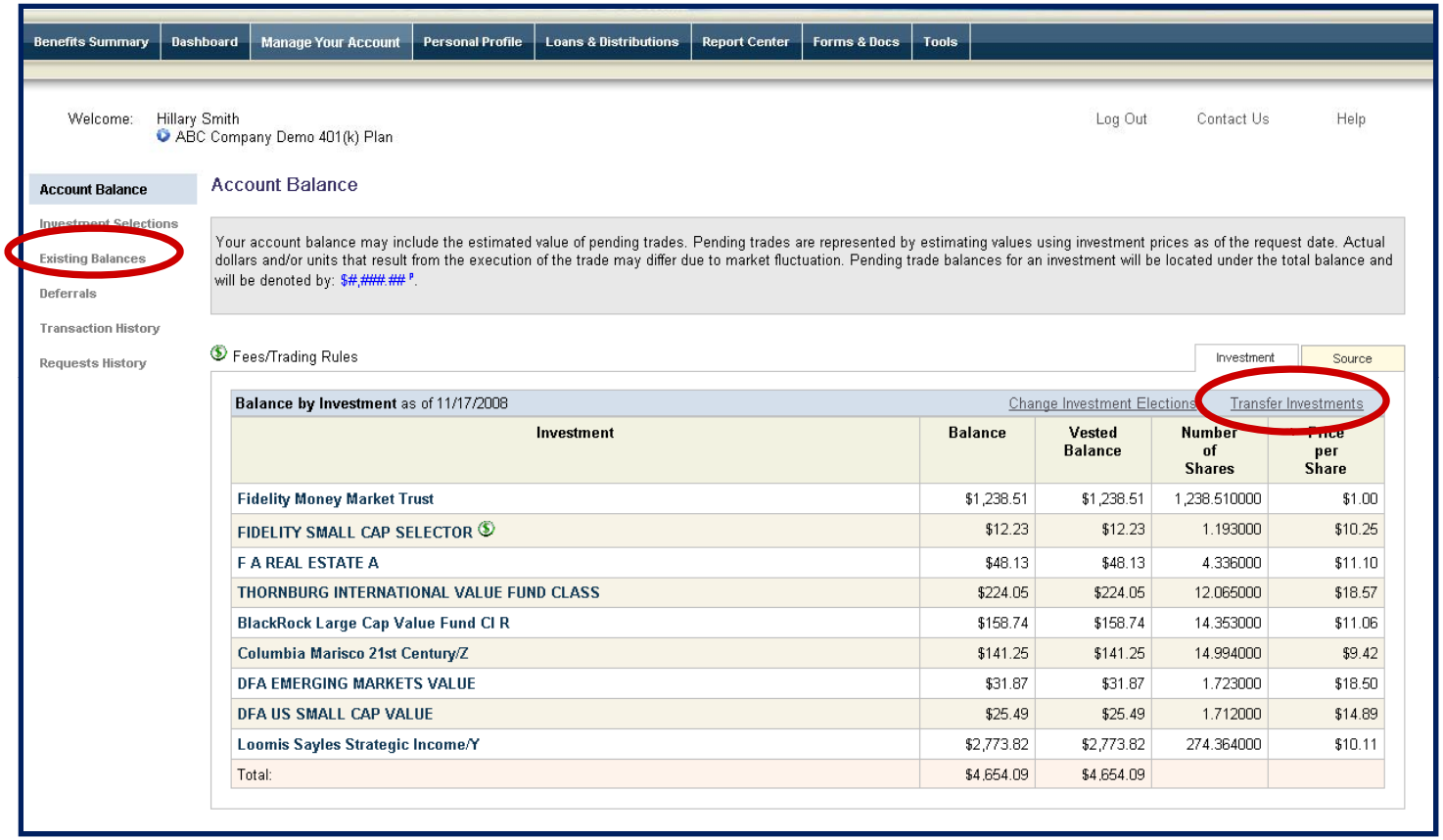
Transferring Investments - Step 1


Benefits Summary
Dashboard
Manage Your Account
Personal Profile
Loans & Distributions
Report Center
Forms & Docs
Tools
Welcome: Hillary Smith
ABC Company Demo 401(k) Plan
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Fees/Trading Rules
Investment
Source
Balance by Investment as of 11/17/2008
Change Investment Elections
Transfer Investments

Investment	Balance	Vested Balance	Number of Shares	Price per Share
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FIDELITY SMALL CAP SELECTOR	$12.23	$12.23	1.193000	$10.25
F A REAL ESTATE A	$48.13	$48.13	4.336000	$11.10
THORNBURG INTERNATIONAL VALUE FUND CLASS	$224.05	$224.05	12.065000	$18.57
BlackRock Large Cap Value Fund Cl R	$158.74	$158.74	14.353000	$11.06
Columbia Marisco 21st Century/Z	$141.25	$141.25	14.994000	$9.42
DFA EMERGING MARKETS VALUE	$31.87	$31.87	1.723000	$18.50
DFA US SMALL CAP VALUE	$25.49	$25.49	1.712000	$14.89
Loomis Sayles Strategic Income/Y	$2,773.82	$2,773.82	274.364000	$10.11
Total:	$4,654.09	$4,654.09		

To transfer your investments, Click “Transfer Investments” or “Existing Balances” from the menu on the left.

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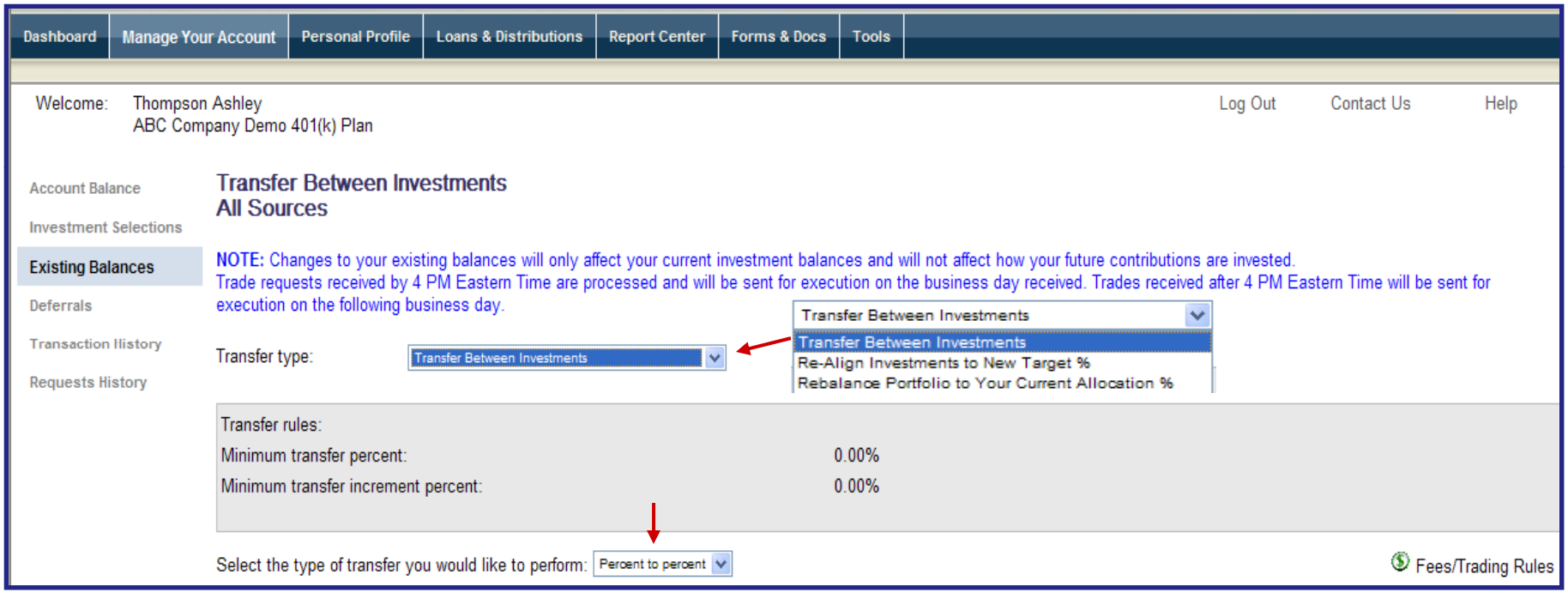
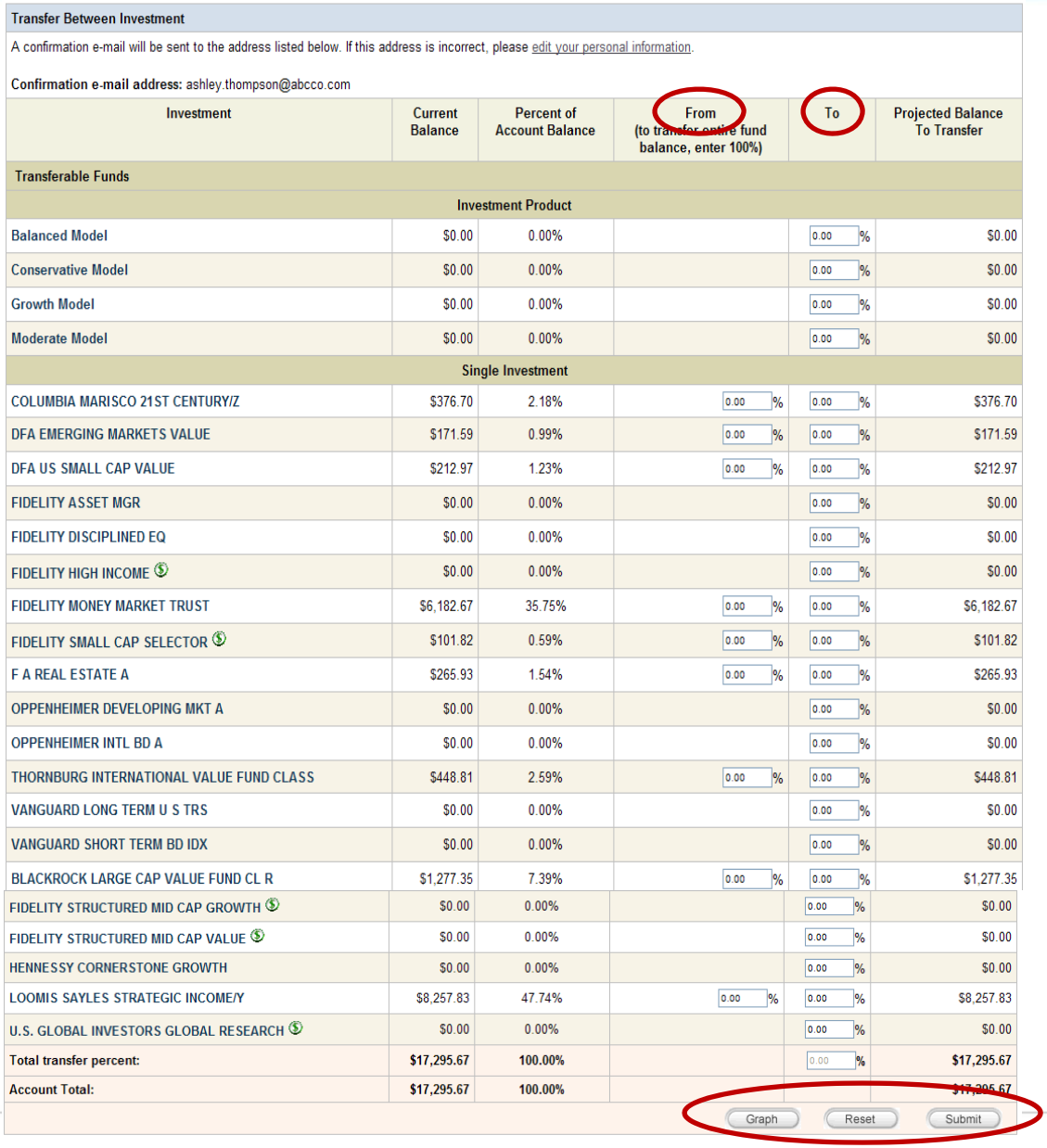
Transferring Investments - Step 2

Choose the type of transfer you would like to perform from the drop down menu.


Dashboard
Manage Your Account
Personal Profile
Loans & Distributions
Report Center
Forms & Docs
Tools
Welcome: Thompson Ashley
ABC Company Demo 401(k) Plan
Log Out
Contact Us
Help
Account Balance
Investment Selections
Existing Balances
Deferrals
Transaction History
Requests History
Transfer Between Investments
All Sources
NOTE: Changes to your existing balances will only affect your current investment balances and will not affect how your future contributions are invested.
Trade requests received by 4 PM Eastern Time are processed and will be sent for execution on the business day received. Trades received after 4 PM Eastern Time will be sent for execution on the following business day.
Transfer type:
Transfer Between Investments
Transfer Between Investments
Re-Align Investments to New Target %
Rebalance Portfolio to Your Current Allocation %
Transfer rules:
Minimum transfer percent: 0.00%
Minimum transfer increment percent: 0.00%
Select the type of transfer you would like to perform:
Percent to percent
Fees/Trading Rules

Transferring Investments - Step 3



Transfer Between Investment

A confirmation e-mail will be sent to the address listed below. If this address is incorrect, please edit your personal information.

Confirmation e-mail address: ashley.thompson@abcco.com

Investment	Current Balance	Percent of Account Balance	From (to transfer entire fund balance, enter 100%)	To	Projected Balance To Transfer
Transferable Funds					
Investment Product					
Balanced Model	$0.00	0.00%		0.00 %	$0.00
Conservative Model	$0.00	0.00%		0.00 %	$0.00
Growth Model	$0.00	0.00%		0.00 %	$0.00
Moderate Model	$0.00	0.00%		0.00 %	$0.00
Single Investment					
COLUMBIA MARISCO 21ST CENTURY/Z	$376.70	2.18%	0.00 %	0.00 %	$376.70
DFA EMERGING MARKETS VALUE	$171.59	0.99%	0.00 %	0.00 %	$171.59
DFA US SMALL CAP VALUE	$212.97	1.23%	0.00 %	0.00 %	$212.97
FIDELITY ASSET MGR	$0.00	0.00%		0.00 %	$0.00
FIDELITY DISCIPLINED EQ	$0.00	0.00%		0.00 %	$0.00
FIDELITY HIGH INCOME	$0.00	0.00%		0.00 %	$0.00
FIDELITY MONEY MARKET TRUST	$6,182.67	35.75%	0.00 %	0.00 %	$6,182.67
FIDELITY SMALL CAP SELECTOR	$101.82	0.59%	0.00 %	0.00 %	$101.82
F A REAL ESTATE A	$265.93	1.54%	0.00 %	0.00 %	$265.93
OPPENHEIMER DEVELOPING MKT A	$0.00	0.00%		0.00 %	$0.00
OPPENHEIMER INTL BD A	$0.00	0.00%		0.00 %	$0.00
THORNBURG INTERNATIONAL VALUE FUND CLASS	$448.81	2.59%	0.00 %	0.00 %	$448.81
VANGUARD LONG TERM U S TRS	$0.00	0.00%		0.00 %	$0.00
VANGUARD SHORT TERM BD IDX	$0.00	0.00%		0.00 %	$0.00
BLACKROCK LARGE CAP VALUE FUND CL R	$1,277.35	7.39%	0.00 %	0.00 %	$1,277.35
FIDELITY STRUCTURED MID CAP GROWTH	$0.00	0.00%		0.00 %	$0.00
FIDELITY STRUCTURED MID CAP VALUE	$0.00	0.00%		0.00 %	$0.00
HENNESSY CORNERSTONE GROWTH	$0.00	0.00%		0.00 %	$0.00
LOOMIS SAYLES STRATEGIC INCOME/Y	$8,257.83	47.74%	0.00 %	0.00 %	$8,257.83
U.S. GLOBAL INVESTORS GLOBAL RESEARCH	$0.00	0.00%		0.00 %	$0.00
Total transfer percent:	**$17,295.67**	**100.00%**		0.00 %	**$17,295.67**
Account Total:	**$17,295.67**	**100.00%**			**$17,295.67**

Graph Reset Submit

- Use the “From” column to indicate the % that should be transferred out of each investment or model portfolio
- Use the “To” column to indicate the % that should be transferred into each investment or model portfolio
- Click “Graph” to view a pie chart of the current and new allocations
- Click “Reset” to start again
- Click “Submit” to continue.

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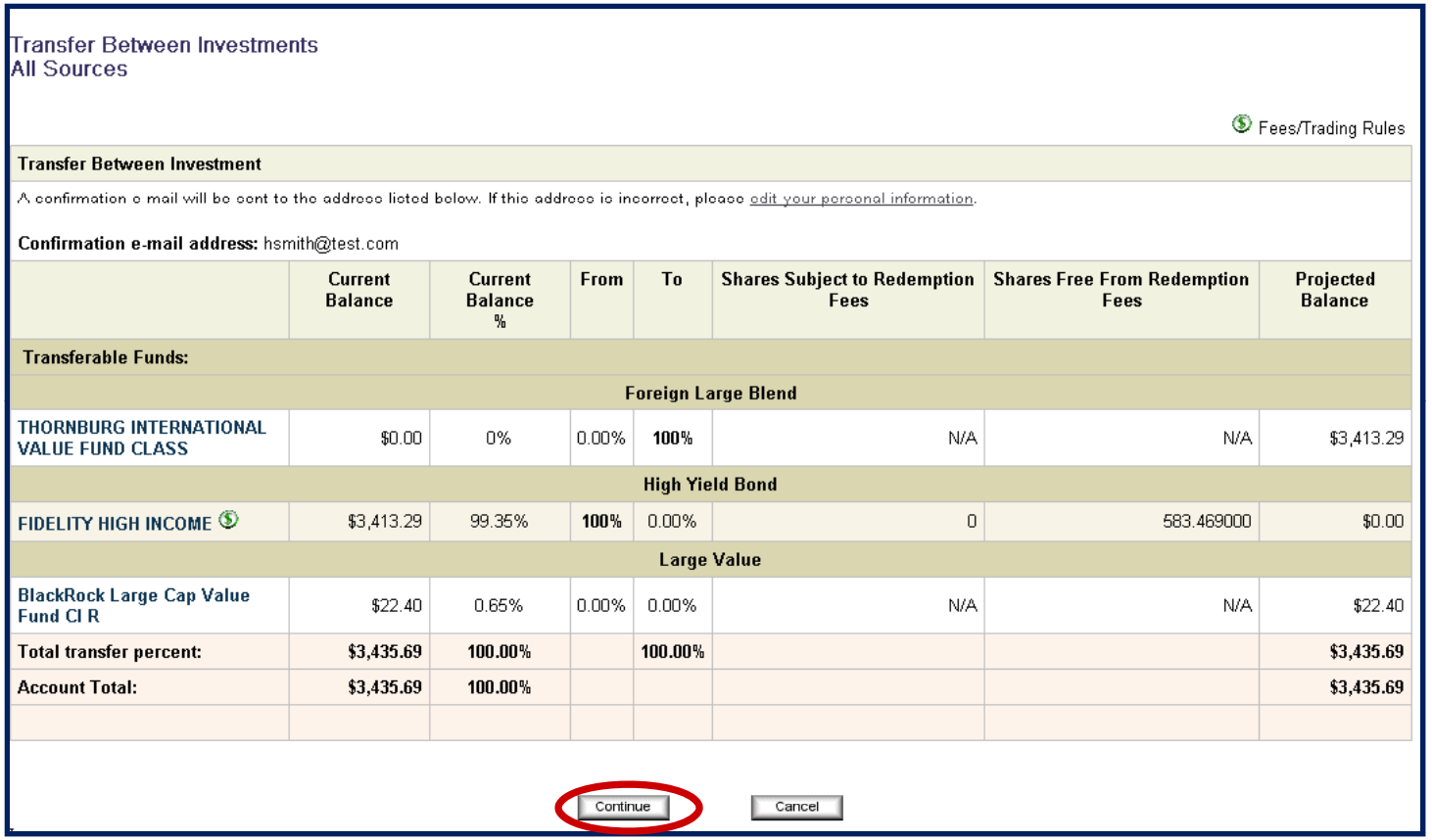
Transferring Investments - Step 4



Transfer Between Investments
All Sources

Fees/Trading Rules

Transfer Between Investment

A confirmation e-mail will be sent to the address listed below. If this address is incorrect, please edit your personal information.

Confirmation e-mail address: hsmith@test.com

	Current Balance	Current Balance %	From	To	Shares Subject to Redemption Fees	Shares Free From Redemption Fees	Projected Balance
Transferable Funds:							
Foreign Large Blend							
THORNBURG INTERNATIONAL VALUE FUND CLASS	$0.00	0%	0.00%	**100%**	N/A	N/A	$3,413.29
High Yield Bond							
FIDELITY HIGH INCOME	$3,413.29	99.35%	**100%**	0.00%	0	583.469000	$0.00
Large Value							
BlackRock Large Cap Value Fund Cl R	$22.40	0.65%	0.00%	0.00%	N/A	N/A	$22.40
Total transfer percent:	**$3,435.69**	**100.00%**		**100.00%**			**$3,435.69**
Account Total:	**$3,435.69**	**100.00%**					**$3,435.69**

Continue Cancel

After submitting your changes, the screen will display the transfer you are requesting.

You must click "Continue" for your changes to be accepted.

You will receive a confirmation email for your records after the changes are accepted.

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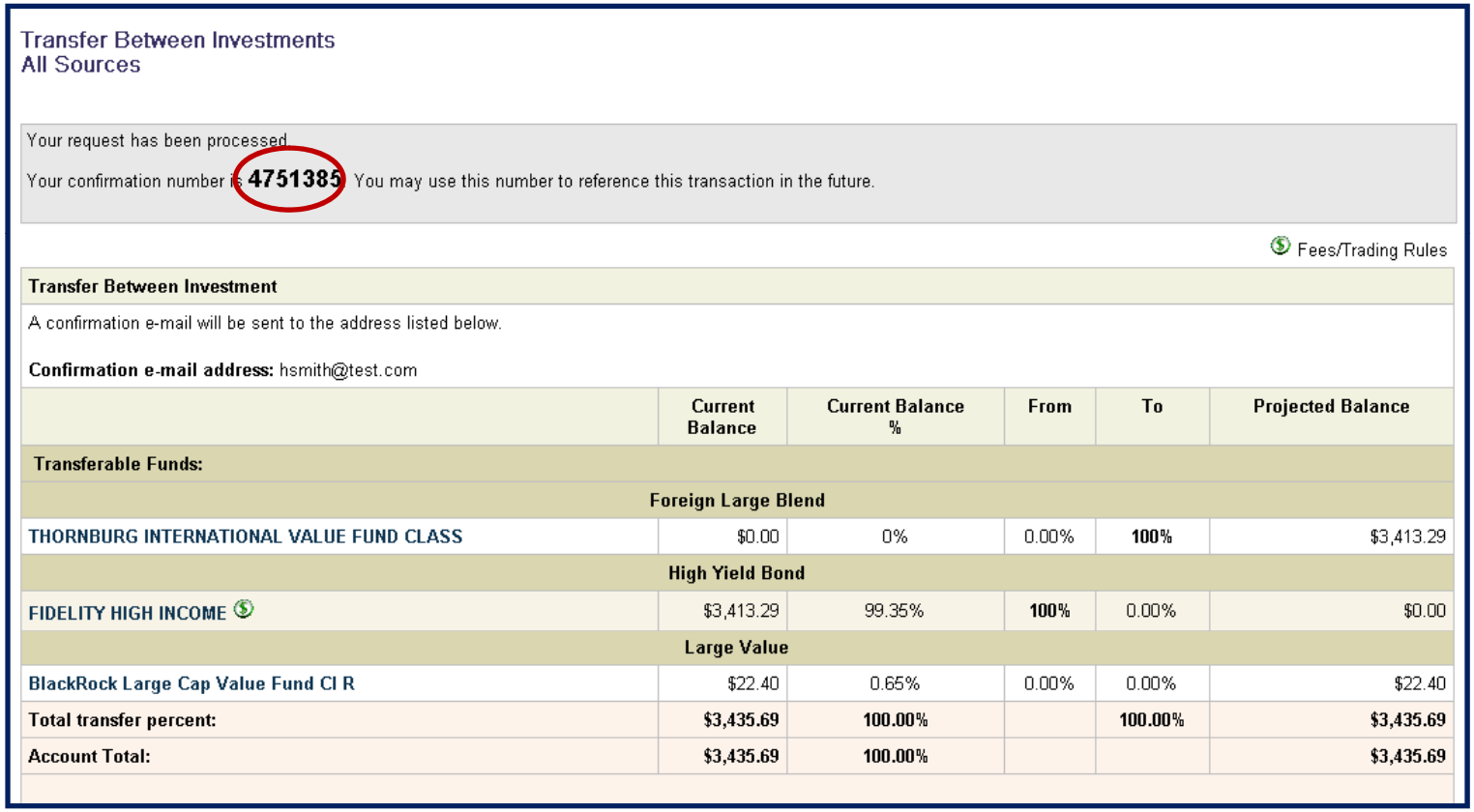
Transferring Investments - Step 5

The screen will display your confirmation number verifying that your change has been accepted.

Please note that some requests may not take effect immediately.



Transfer Between Investments
All Sources

Your request has been processed.

Your confirmation number is **4751385**. You may use this number to reference this transaction in the future.

Fees/Trading Rules

Transfer Between Investment

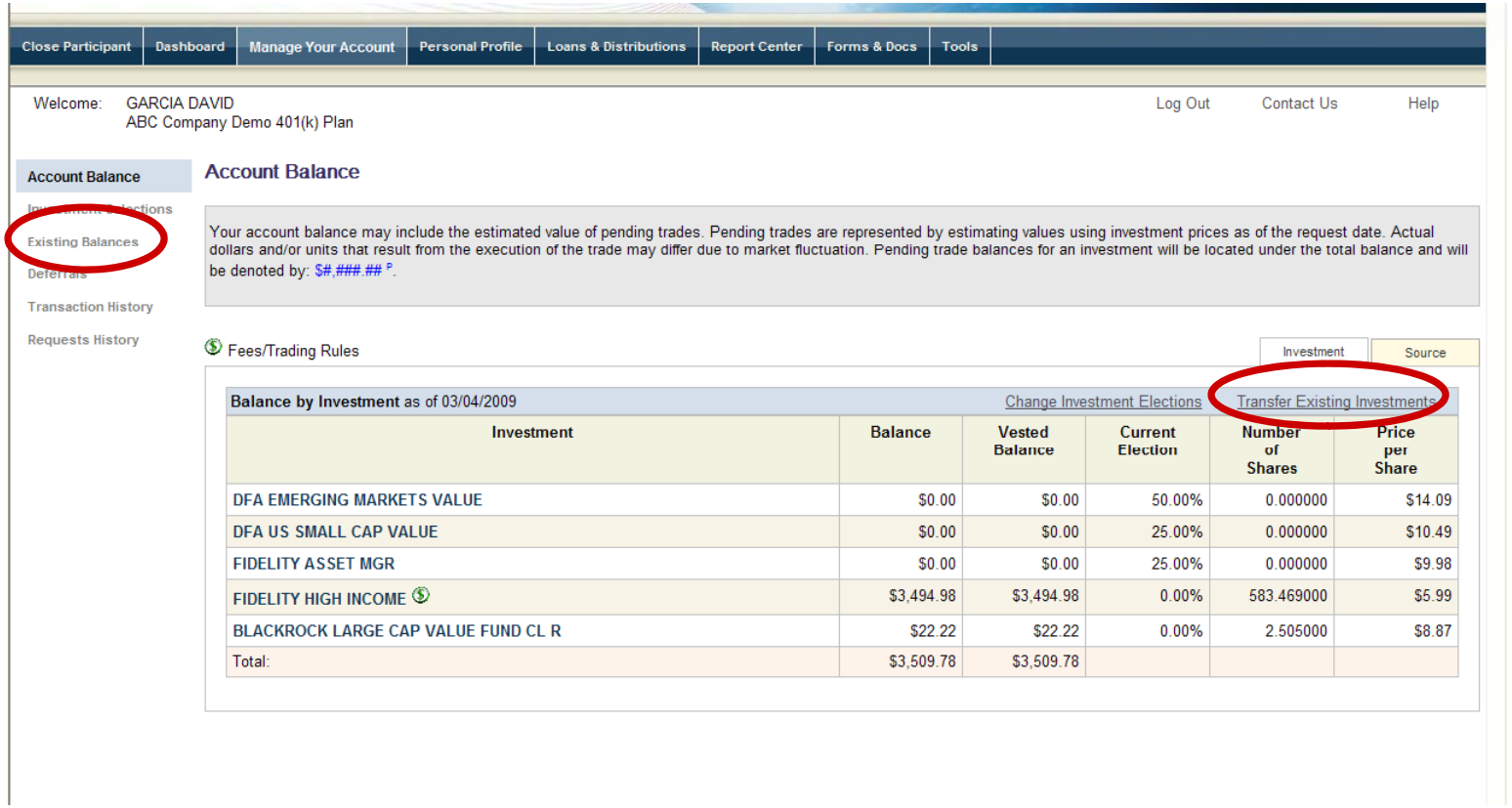
A confirmation e-mail will be sent to the address listed below.

Confirmation e-mail address: hsmith@test.com

	Current Balance	Current Balance %	From	To	Projected Balance
Transferable Funds:					
Foreign Large Blend					
THORNBURG INTERNATIONAL VALUE FUND CLASS	$0.00	0%	0.00%	**100%**	$3,413.29
High Yield Bond					
FIDELITY HIGH INCOME	$3,413.29	99.35%	**100%**	0.00%	$0.00
Large Value					
BlackRock Large Cap Value Fund Cl R	$22.40	0.65%	0.00%	0.00%	$22.40
Total transfer percent:	**$3,435.69**	**100.00%**		**100.00%**	**$3,435.69**
Account Total:	**$3,435.69**	**100.00%**			**$3,435.69**

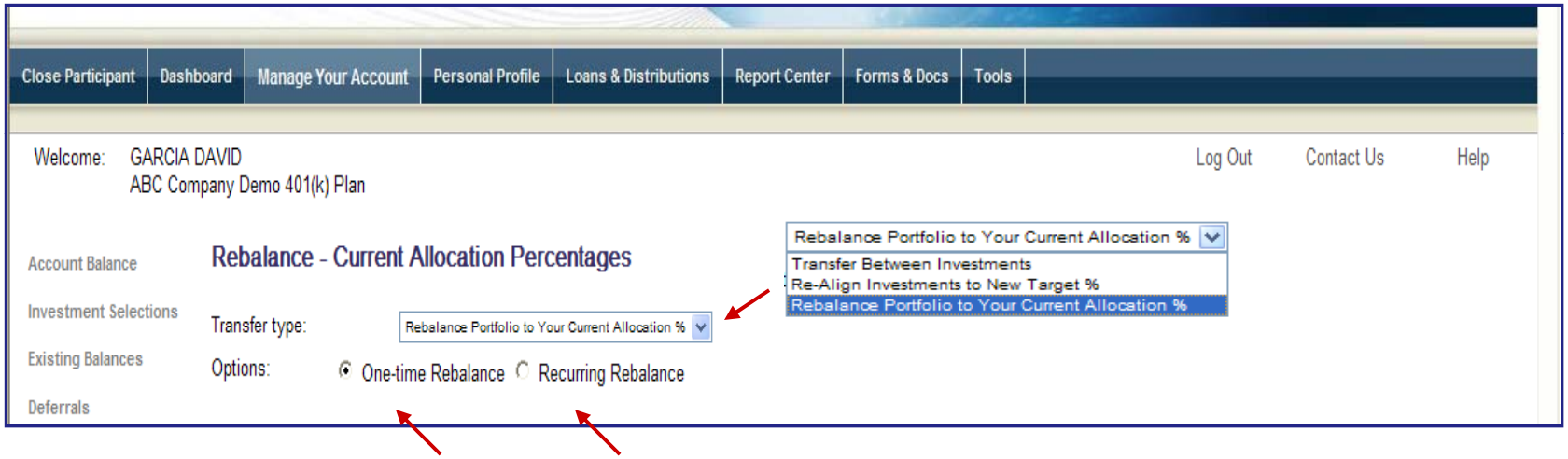
Rebalancing

To rebalance your account, Go to Manage Your Account then click “Transfer Existing Investments” or “Existing Balances” from the menu on the left.


Close Participant
Dashboard
Manage Your Account
Personal Profile
Loans & Distributions
Report Center
Forms & Docs
Tools
Welcome: GARCIA DAVID
ABC Company Demo 401(k) Plan
Log Out
Contact Us
Help
Account Balance
Existing Balances
Transaction History
Requests History
Account Balance
Your account balance may include the estimated value of pending trades. Pending trades are represented by estimating values using investment prices as of the request date. Actual dollars and/or units that result from the execution of the trade may differ due to market fluctuation. Pending trade balances for an investment will be located under the total balance and will be denoted by: $#,###.## P.
Fees/Trading Rules
Investment
Source
Balance by Investment as of 03/04/2009
Change Investment Elections
Transfer Existing Investments
Investment
Balance
Vested Balance
Current Election
Number of Shares
Price per Share
DFA EMERGING MARKETS VALUE $0.00 $0.00 50.00% 0.000000 $14.09
DFA US SMALL CAP VALUE $0.00 $0.00 25.00% 0.000000 $10.49
FIDELITY ASSET MGR $0.00 $0.00 25.00% 0.000000 $9.98
FIDELITY HIGH INCOME $3,494.98 $3,494.98 0.00% 583.469000 $5.99
BLACKROCK LARGE CAP VALUE FUND CL R $22.22 $22.22 0.00% 2.505000 $8.87
Total: $3,509.78 $3,509.78

Rebalancing

Choose the type of rebalance you would like to perform from the drop down menu (Re-Align to New Target % or Rebalance to Current Allocation %).



Click “One-time Rebalance” or “Recurring Rebalance”. Note: Recurring rebalance is only available if you have selected to rebalance your current allocation percentages.

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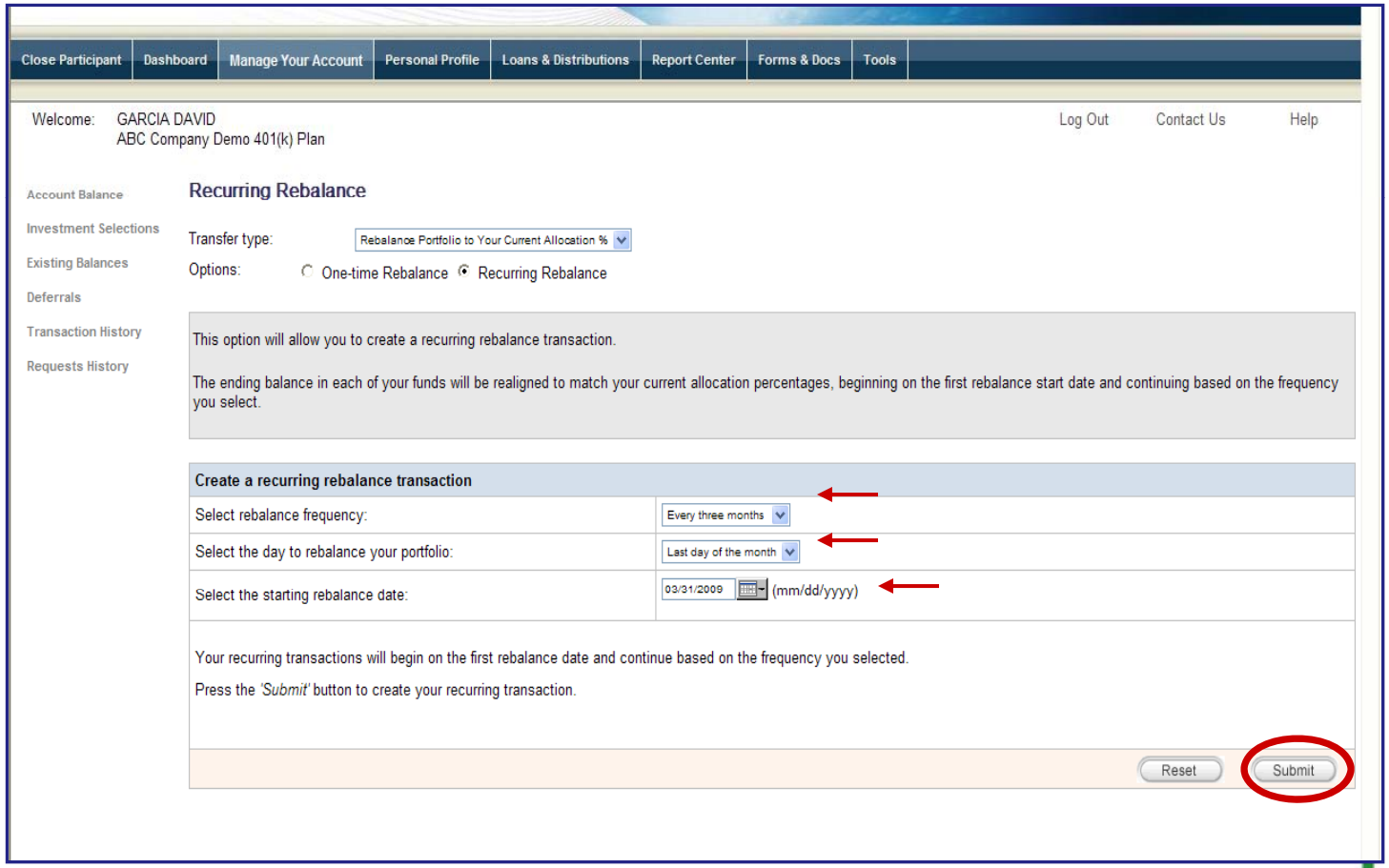
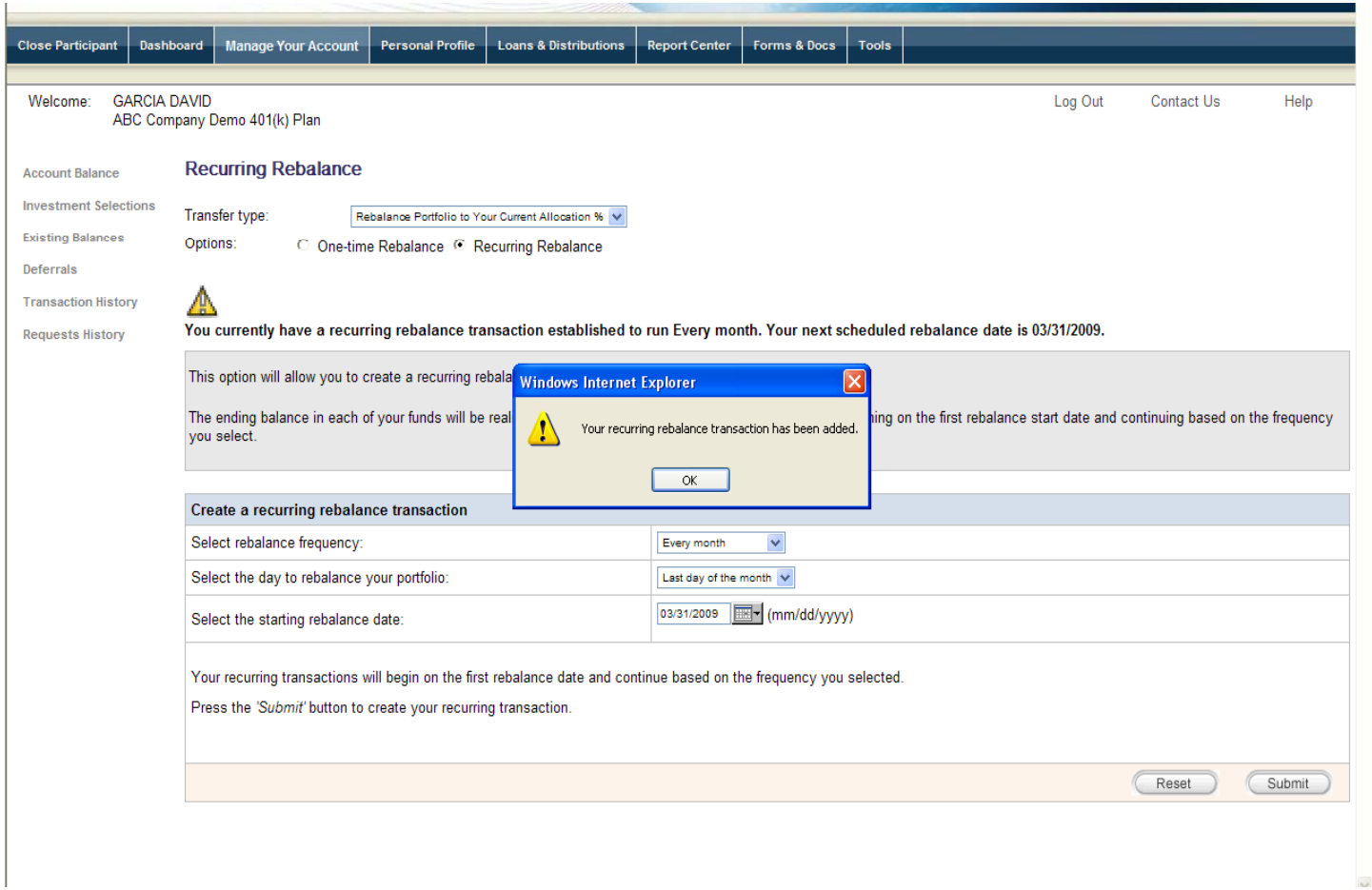
Rebalancing – Recurring Rebalance/Current %

Upon selecting both “Rebalance Portfolio to Your Current Allocation %” and “Recurring Rebalance”, enter your desired rebalance frequency, day to rebalance and start date. Click “Submit” to confirm.


Close Participant
Dashboard
Manage Your Account
Personal Profile
Loans & Distributions
Report Center
Forms & Docs
Tools
Welcome: GARCIA DAVID
ABC Company Demo 401(k) Plan
Log Out
Contact Us
Help
Account Balance
Investment Selections
Existing Balances
Deferrals
Transaction History
Requests History
Recurring Rebalance
Transfer type:
Rebalance Portfolio to Your Current Allocation %
Options:
One-time Rebalance
Recurring Rebalance
This option will allow you to create a recurring rebalance transaction.
The ending balance in each of your funds will be realigned to match your current allocation percentages, beginning on the first rebalance start date and continuing based on the frequency you select.
Create a recurring rebalance transaction
Select rebalance frequency:
Every three months
Select the day to rebalance your portfolio:
Last day of the month
Select the starting rebalance date:
03/31/2009
(mm/dd/yyyy)
Your recurring transactions will begin on the first rebalance date and continue based on the frequency you selected.
Press the 'Submit' button to create your recurring transaction.
Reset
Submit

Recurring Rebalance/Current % Confirmation

After clicking Submit you will receive confirmation that the recurring rebalance transaction was added along with the schedule you have selected.


Close Participant
Dashboard
Manage Your Account
Personal Profile
Loans & Distributions
Report Center
Forms & Docs
Tools
Welcome: GARCIA DAVID
ABC Company Demo 401(k) Plan
Log Out
Contact Us
Help
Account Balance
Investment Selections
Existing Balances
Deferrals
Transaction History
Requests History
Recurring Rebalance
Transfer type:
Rebalance Portfolio to Your Current Allocation %
Options:
One-time Rebalance
Recurring Rebalance
You currently have a recurring rebalance transaction established to run Every month. Your next scheduled rebalance date is 03/31/2009.
This option will allow you to create a recurring rebala
The ending balance in each of your funds will be real
you select.
ning on the first rebalance start date and continuing based on the frequency
Windows Internet Explorer
Your recurring rebalance transaction has been added.
OK
Create a recurring rebalance transaction
Select rebalance frequency:
Every month
Select the day to rebalance your portfolio:
Last day of the month
Select the starting rebalance date:
03/31/2009
(mm/dd/yyyy)
Your recurring transactions will begin on the first rebalance date and continue based on the frequency you selected.
Press the 'Submit' button to create your recurring transaction.
Reset
Submit

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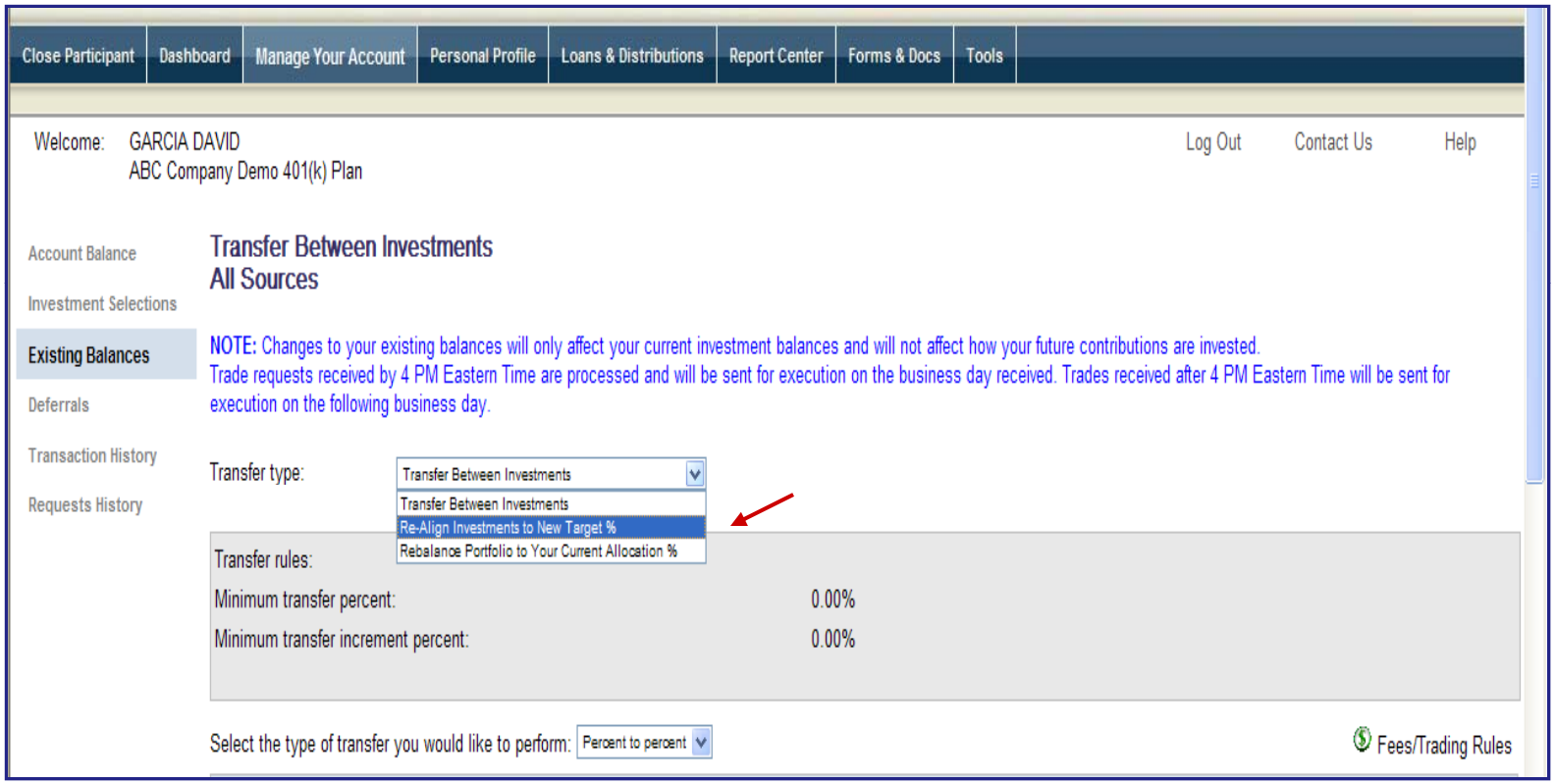
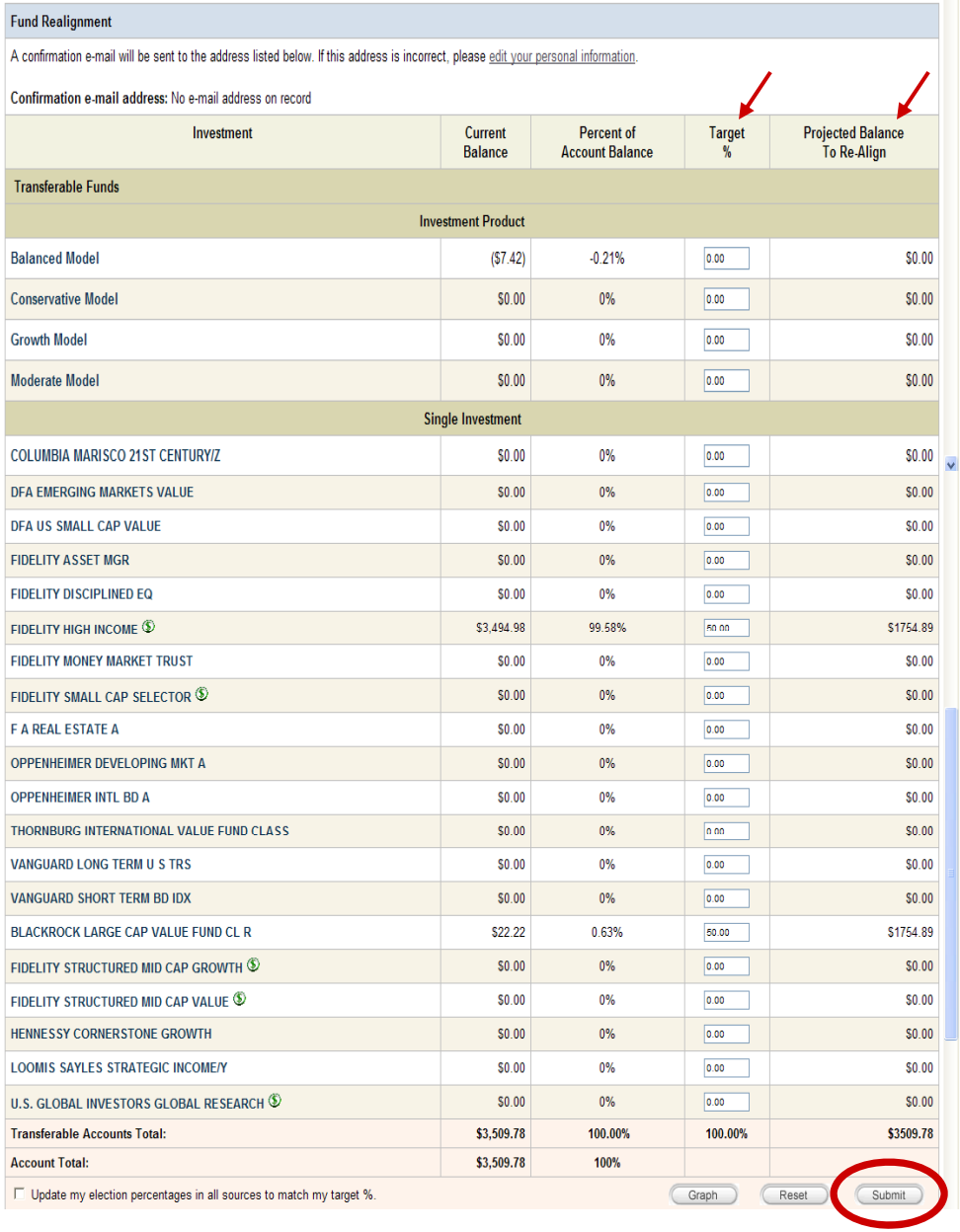
Realign Investments to New Target % - Step 1

Choose Re-Align to New Target % from the drop down menu.


Close Participant
Dashboard
Manage Your Account
Personal Profile
Loans & Distributions
Report Center
Forms & Docs
Tools
Welcome: GARCIA DAVID
ABC Company Demo 401(k) Plan
Log Out
Contact Us
Help
Account Balance
Investment Selections
Existing Balances
Deferrals
Transaction History
Requests History
Transfer Between Investments
All Sources
NOTE: Changes to your existing balances will only affect your current investment balances and will not affect how your future contributions are invested.
Trade requests received by 4 PM Eastern Time are processed and will be sent for execution on the business day received. Trades received after 4 PM Eastern Time will be sent for execution on the following business day.
Transfer type:
Transfer Between Investments
Transfer Between Investments
Re-Align Investments to New Target %
Rebalance Portfolio to Your Current Allocation %
Transfer rules:
Minimum transfer percent: 0.00%
Minimum transfer increment percent: 0.00%
Select the type of transfer you would like to perform:
Percent to percent
Fees/Trading Rules

Rebalancing – Realign Investments to New % - Step 2



Fund Realignment

A confirmation e-mail will be sent to the address listed below. If this address is incorrect, please edit your personal information.

Confirmation e-mail address: No e-mail address on record

Investment	Current Balance	Percent of Account Balance	Target %	Projected Balance To Re-Align
Transferable Funds				
Investment Product				
Balanced Model	($7.42)	-0.21%	0.00	$0.00
Conservative Model	$0.00	0%	0.00	$0.00
Growth Model	$0.00	0%	0.00	$0.00
Moderate Model	$0.00	0%	0.00	$0.00
Single Investment				
COLUMBIA MARISCO 21ST CENTURY/Z	$0.00	0%	0.00	$0.00
DFA EMERGING MARKETS VALUE	$0.00	0%	0.00	$0.00
DFA US SMALL CAP VALUE	$0.00	0%	0.00	$0.00
FIDELITY ASSET MGR	$0.00	0%	0.00	$0.00
FIDELITY DISCIPLINED EQ	$0.00	0%	0.00	$0.00
FIDELITY HIGH INCOME	$3,494.98	99.58%	50.00	$1754.89
FIDELITY MONEY MARKET TRUST	$0.00	0%	0.00	$0.00
FIDELITY SMALL CAP SELECTOR	$0.00	0%	0.00	$0.00
F A REAL ESTATE A	$0.00	0%	0.00	$0.00
OPPENHEIMER DEVELOPING MKT A	$0.00	0%	0.00	$0.00
OPPENHEIMER INTL BD A	$0.00	0%	0.00	$0.00
THORNBURG INTERNATIONAL VALUE FUND CLASS	$0.00	0%	0.00	$0.00
VANGUARD LONG TERM U S TRS	$0.00	0%	0.00	$0.00
VANGUARD SHORT TERM BD IDX	$0.00	0%	0.00	$0.00
BLACKROCK LARGE CAP VALUE FUND CL R	$22.22	0.63%	50.00	$1754.89
FIDELITY STRUCTURED MID CAP GROWTH	$0.00	0%	0.00	$0.00
FIDELITY STRUCTURED MID CAP VALUE	$0.00	0%	0.00	$0.00
HENNESSY CORNERSTONE GROWTH	$0.00	0%	0.00	$0.00
LOOMIS SAYLES STRATEGIC INCOME/Y	$0.00	0%	0.00	$0.00
U.S. GLOBAL INVESTORS GLOBAL RESEARCH	$0.00	0%	0.00	$0.00
Transferable Accounts Total:	**$3,509.78**	**100.00%**	**100.00%**	**$3509.78**
Account Total:	**$3,509.78**	**100%**		

Update my election percentages in all sources to match my target %. Graph Reset Submit

To "Re-Align Investments to New Target %", enter the target % that you would like each of the funds to hold after the rebalance. These changes are reflected in the Projected Balance to Re-Align Column. Click Graph to view the changes, Reset to begin again or Submit to continue.

Target % must equal 100%.

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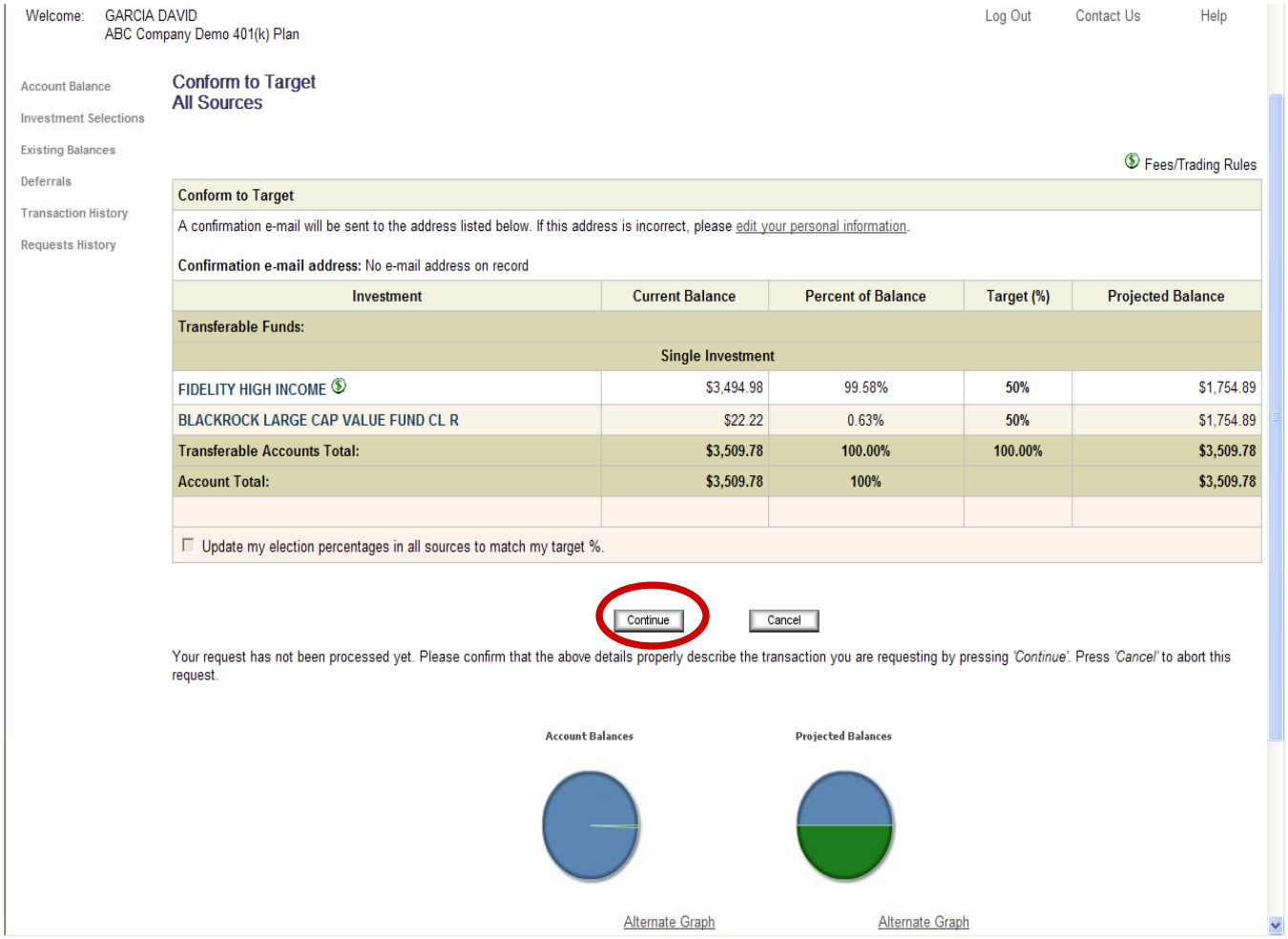
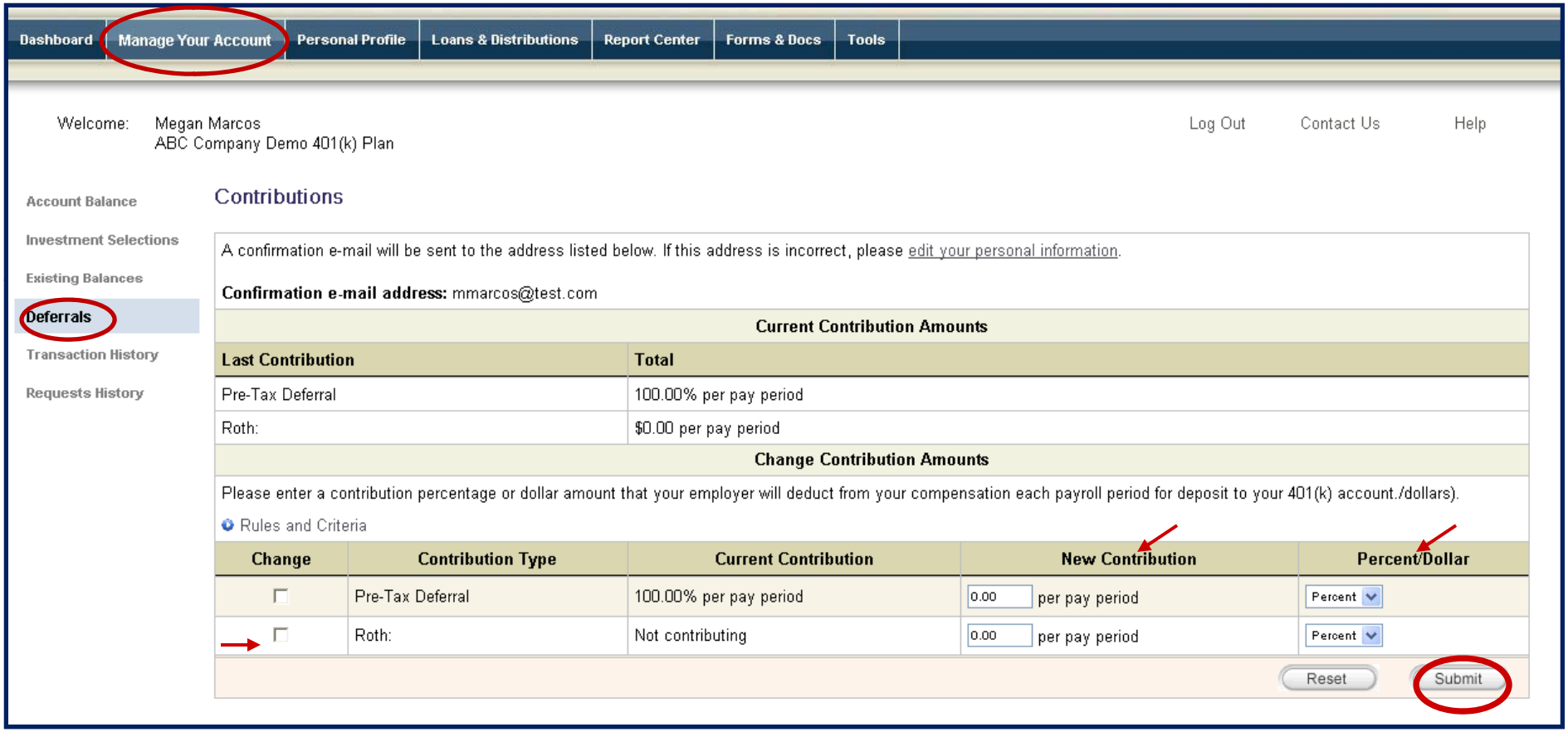
Rebalancing – Realign Investments to New % - Step 3


Welcome: GARCIA DAVID
ABC Company Demo 401(k) Plan
Log Out
Contact Us
Help
Account Balance
Investment Selections
Existing Balances
Deferrals
Transaction History
Requests History
Conform to Target
All Sources
Fees/Trading Rules
Conform to Target
A confirmation e-mail will be sent to the address listed below. If this address is incorrect, please edit your personal information.
Confirmation e-mail address: No e-mail address on record
Investment
Current Balance
Percent of Balance
Target (%)
Projected Balance
Transferable Funds:
Single Investment
FIDELITY HIGH INCOME $3,494.98 99.58% 50% $1,754.89
BLACKROCK LARGE CAP VALUE FUND CL R $22.22 0.63% 50% $1,754.89
Transferable Accounts Total: $3,509.78 100.00% 100.00% $3,509.78
Account Total: $3,509.78 100% $3,509.78
Update my election percentages in all sources to match my target %.
Continue
Cancel
Your request has not been processed yet. Please confirm that the above details properly describe the transaction you are requesting by pressing 'Continue'. Press 'Cancel' to abort this request.
Account Balances
Projected Balances
Alternate Graph
Alternate Graph

After submitting your changes, the screen will display the transfer you are requesting. You must click "Continue" for your changes to be accepted and confirmed.

Deferrals - Step 1

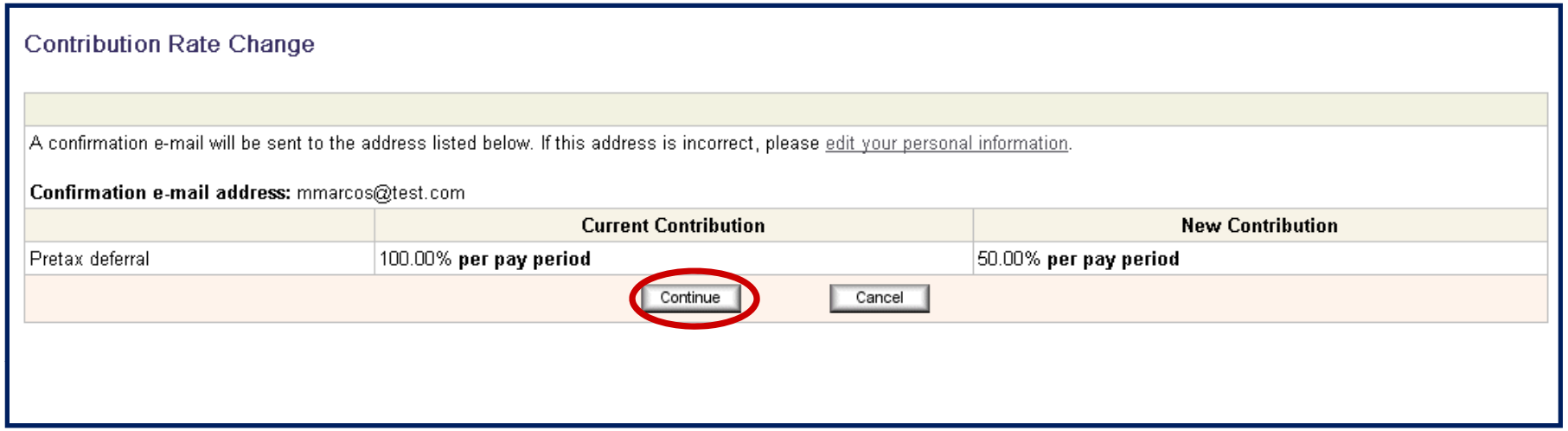
To modify your deferral amount, select Manage your Account and click “Deferrals”



- Check the box for the contribution type
- Enter in your desired contribution (percent or dollar)
- Click “Submit”

nextstep
Defined Contribution, Inc.

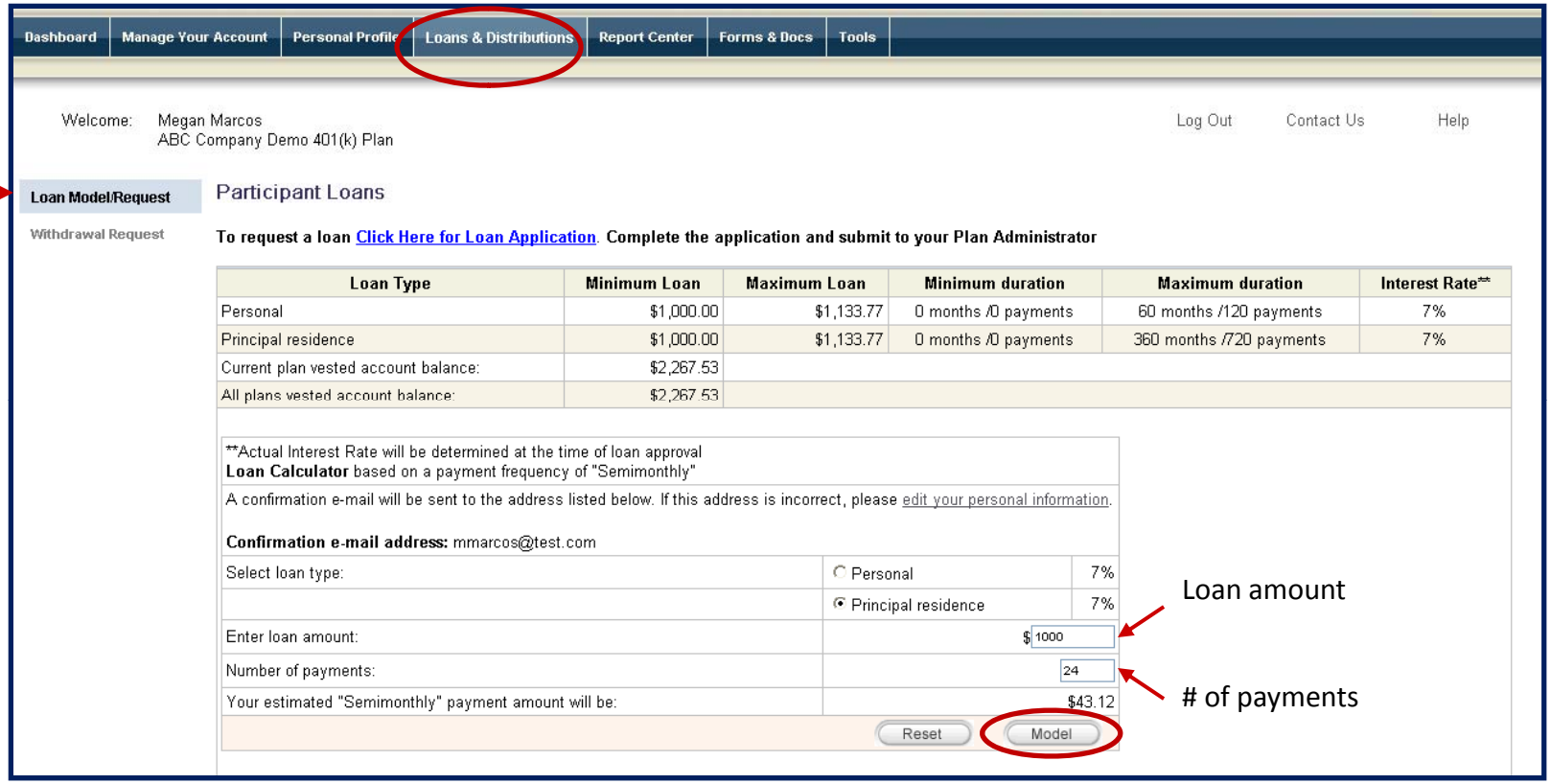
Deferrals - Step 2


Contribution Rate Change
A confirmation e-mail will be sent to the address listed below. If this address is incorrect, please edit your personal information.
Confirmation e-mail address: mmarcos@test.com
Current Contribution
New Contribution
Pretax deferral
100.00% per pay period
50.00% per pay period
Continue
Cancel

The screen will display the new deferral amount for your review.

You must click “Continue” to complete the change.

Loan Modeling


Dashboard
Manage Your Account
Personal Profile
Loans & Distributions
Report Center
Forms & Docs
Tools
Welcome: Megan Marcos
ABC Company Demo 401(k) Plan
Log Out
Contact Us
Help
Loan Model/Request
Withdrawal Request
Participant Loans
To request a loan Click Here for Loan Application. Complete the application and submit to your Plan Administrator
Loan Type | Minimum Loan | Maximum Loan | Minimum duration | Maximum duration | Interest Rate**
Personal | $1,000.00 | $1,133.77 | 0 months /0 payments | 60 months /120 payments | 7%
Principal residence | $1,000.00 | $1,133.77 | 0 months /0 payments | 360 months /720 payments | 7%
Current plan vested account balance: $2,267.53
All plans vested account balance: $2,267.53
**Actual Interest Rate will be determined at the time of loan approval
Loan Calculator based on a payment frequency of "Semimonthly"
A confirmation e-mail will be sent to the address listed below. If this address is incorrect, please edit your personal information.
Confirmation e-mail address: mmarcos@test.com
Select loan type:
Personal 7%
Principal residence 7%
Enter loan amount: $1000
Number of payments: 24
Your estimated "Semimonthly" payment amount will be: $43.12
Reset
Model
Loan amount
# of payments

To determine the regular payment amount for a proposed loan amount:

- Click the “Loans & Distributions” tab
- Click “Loan Model/ Request”
- Enter the loan amount and number of payments
- Click “Model”

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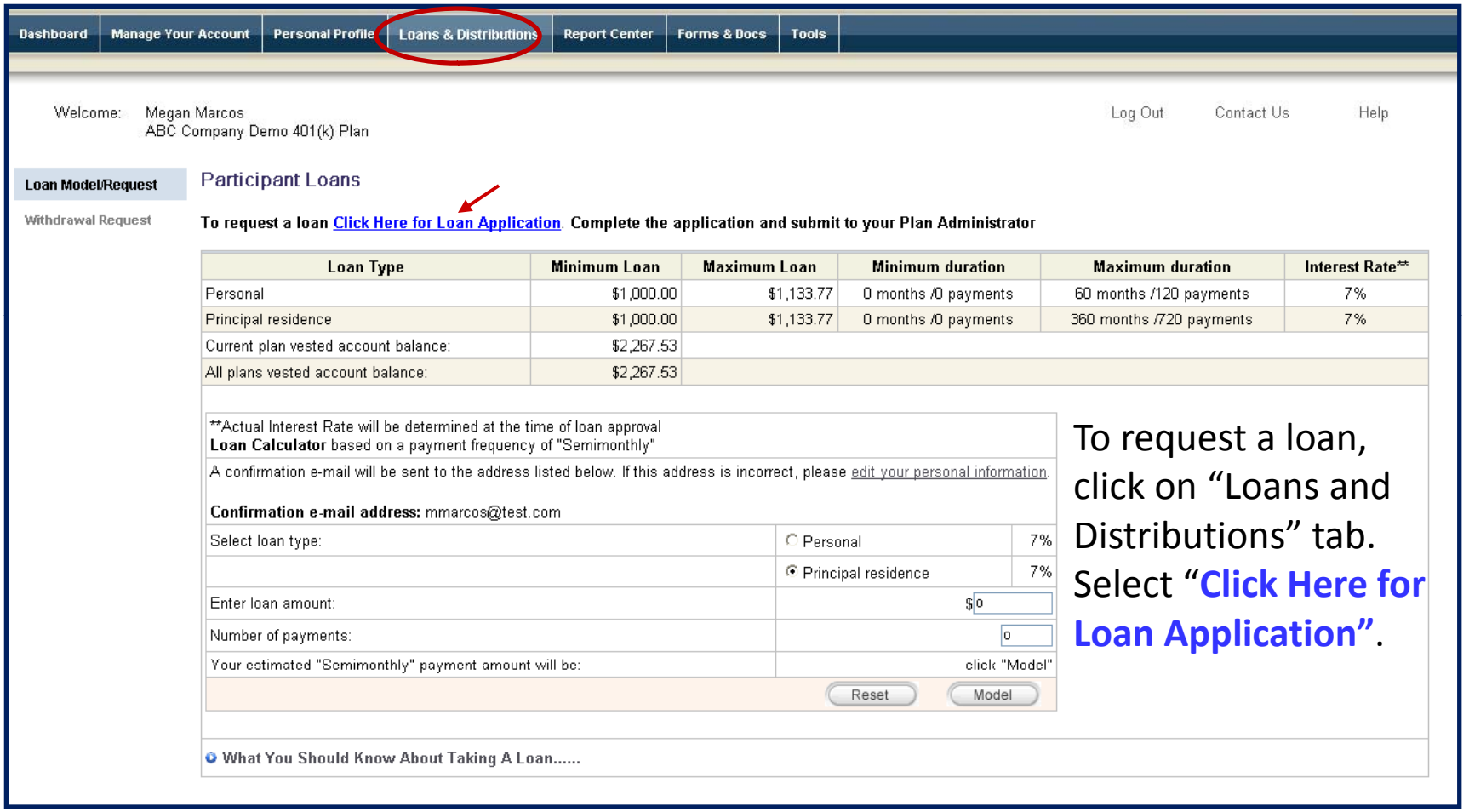
Loan Request


Dashboard
Manage Your Account
Personal Profile
Loans & Distributions
Report Center
Forms & Docs
Tools
Welcome: Megan Marcos
ABC Company Demo 401(k) Plan
Log Out
Contact Us
Help
Loan Model/Request
Withdrawal Request
Participant Loans
To request a loan Click Here for Loan Application. Complete the application and submit to your Plan Administrator
Loan Type | Minimum Loan | Maximum Loan | Minimum duration | Maximum duration | Interest Rate**
Personal | $1,000.00 | $1,133.77 | 0 months /0 payments | 60 months /120 payments | 7%
Principal residence | $1,000.00 | $1,133.77 | 0 months /0 payments | 360 months /720 payments | 7%
Current plan vested account balance: | $2,267.53
All plans vested account balance: | $2,267.53
**Actual Interest Rate will be determined at the time of loan approval
Loan Calculator based on a payment frequency of "Semimonthly"
A confirmation e-mail will be sent to the address listed below. If this address is incorrect, please edit your personal information.
Confirmation e-mail address: mmarcos@test.com
Select loan type:
Personal 7%
Principal residence 7%
Enter loan amount: $0
Number of payments: 0
Your estimated "Semimonthly" payment amount will be: click "Model"
Reset
Model
What You Should Know About Taking A Loan.....

To request a loan, click on “Loans and Distributions” tab. Select “**Click Here for Loan Application**”.

This will display a PDF loan application.

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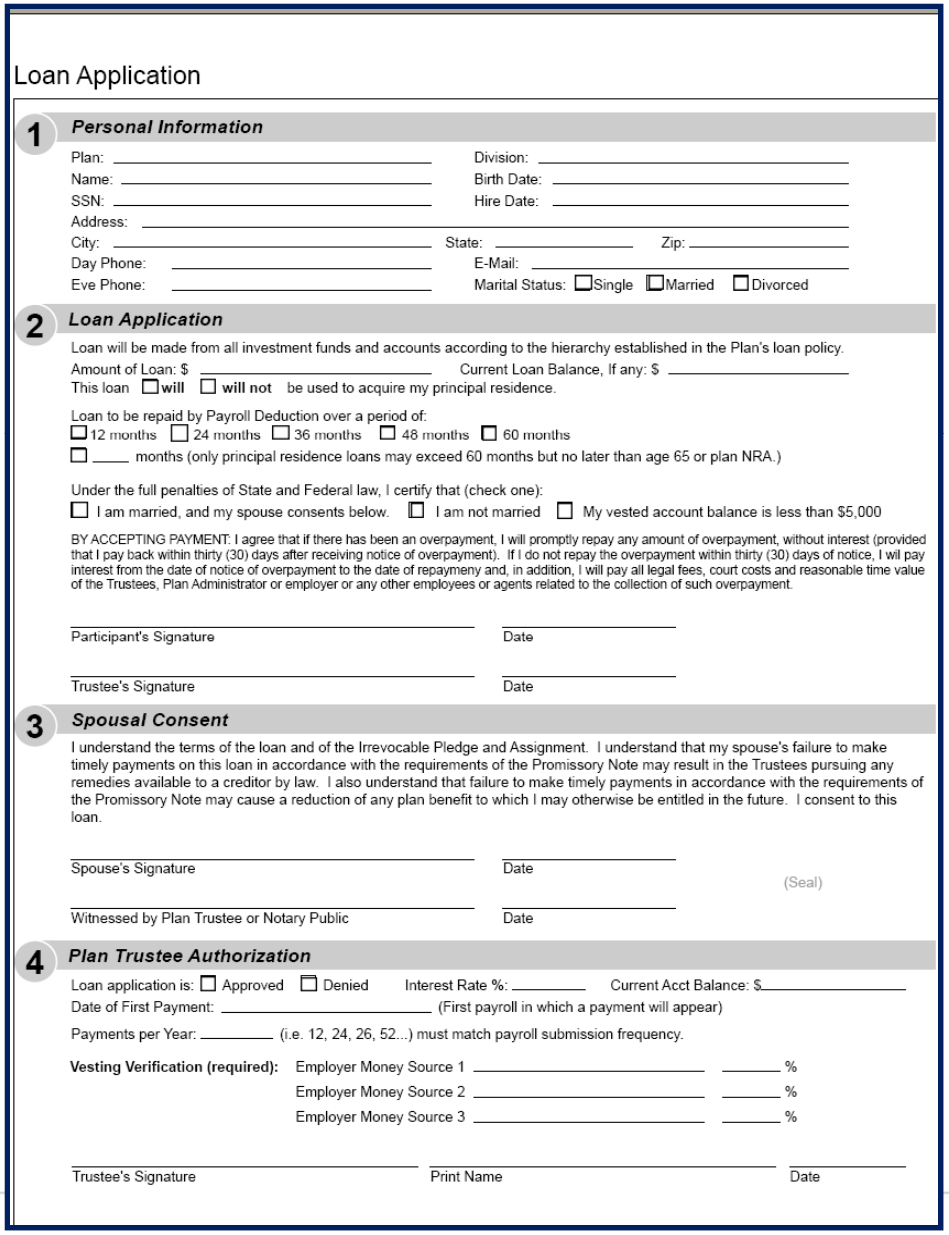
Loan Application

Print, complete, sign and return the application to your employer's Plan Administrator for approval.



Loan Application

1 Personal Information

Plan: _____ Division: _____
Name: _____ Birth Date: _____
SSN: _____ Hire Date: _____
Address: _____
City: _____ State: _____ Zip: _____
Day Phone: _____ E-Mail: _____
Eve Phone: _____ Marital Status: ☐Single ☐Married ☐Divorced

2 Loan Application

Loan will be made from all investment funds and accounts according to the hierarchy established in the Plan's loan policy.
Amount of Loan: $ _____ Current Loan Balance, If any: $ _____
This loan ☐**will** ☐**will not** be used to acquire my principal residence.

Loan to be repaid by Payroll Deduction over a period of:
☐12 months ☐24 months ☐36 months ☐48 months ☐60 months
☐ ____ months (only principal residence loans may exceed 60 months but no later than age 65 or plan NRA.)

Under the full penalties of State and Federal law, I certify that (check one):
☐ I am married, and my spouse consents below. ☐ I am not married ☐ My vested account balance is less than $5,000

BY ACCEPTING PAYMENT: I agree that if there has been an overpayment, I will promptly repay any amount of overpayment, without interest (provided that I pay back within thirty (30) days after receiving notice of overpayment). If I do not repay the overpayment within thirty (30) days of notice, I wil pay interest from the date of notice of overpayment to the date of repaymeny and, in addition, I will pay all legal fees, court costs and reasonable time value of the Trustees, Plan Administrator or employer or any other employees or agents related to the collection of such overpayment.

_____ _____
Participant's Signature Date

_____ _____
Trustee's Signature Date

3 Spousal Consent

I understand the terms of the loan and of the Irrevocable Pledge and Assignment. I understand that my spouse's failure to make timely payments on this loan in accordance with the requirements of the Promissory Note may result in the Trustees pursuing any remedies available to a creditor by law. I also understand that failure to make timely payments in accordance with the requirements of the Promissory Note may cause a reduction of any plan benefit to which I may otherwise be entitled in the future. I consent to this loan.

_____ _____
Spouse's Signature Date
(Seal)

_____ _____
Witnessed by Plan Trustee or Notary Public Date

4 Plan Trustee Authorization

Loan application is: ☐ Approved ☐ Denied Interest Rate %: _____ Current Acct Balance: $_____
Date of First Payment: _____ (First payroll in which a payment will appear)
Payments per Year: _____ (i.e. 12, 24, 26, 52...) must match payroll submission frequency.

Vesting Verification (required): Employer Money Source 1 _____ _____ %
Employer Money Source 2 _____ _____ %
Employer Money Source 3 _____ _____ %

_____ _____ _____
Trustee's Signature Print Name Date

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www.nextstepdc.com

Reports

The following reports are available for participants to run and view:

Activity Detail for Participant (Cash Basis)
This report provides activity details for the period selected; it includes trade date, transaction type and transaction amount. It also provides period summary; beginning balance and ending balance.

Balance By Fund for Participant
This report provides participant-level summary balances by fund. The report includes: investment ticker symbol, investment name, price date, number of shares, balance by fund, total balance and loan balance.

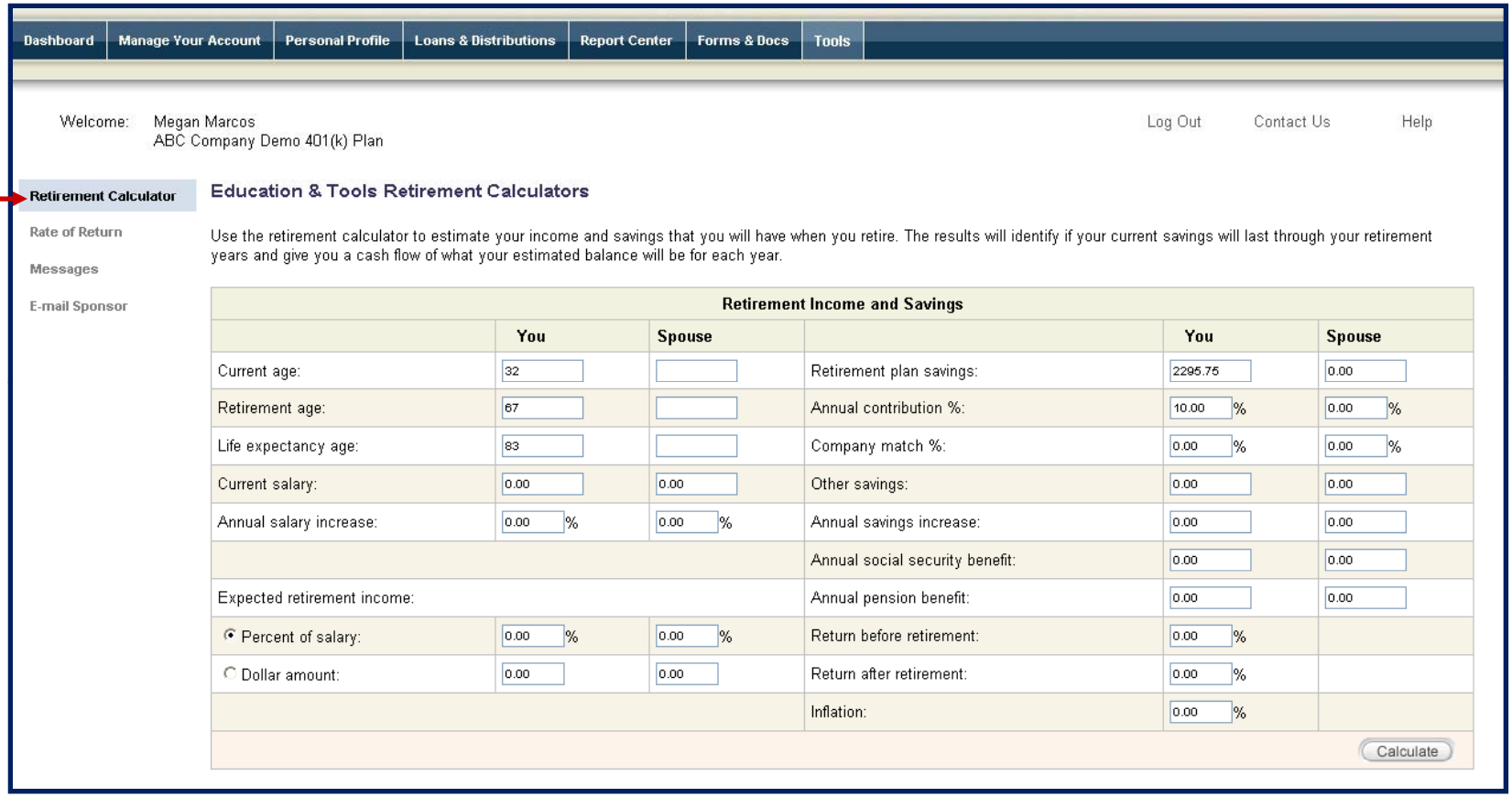
Balance by Source
This report provides participant-level summary balances by transaction type and money source.

Fee Transaction by Participant
This report provides details on the different fee types (RK/Custodian, Advisor, TPA). The report is at the participant level and includes the fee date, the fee type and the fee amount.

Participant Statement
This report provides a comprehensive, participant-level account summary for the selected period. The report includes sections for: "Activity Highlights" (account summary), "Investment Activity" (activities and balances by fund), "Personal Fund Balance and Investment Information" (investment diversification and asset allocation).

Transaction Detail by Fund
This report provides transaction details on a daily, fund-by-fund basis. The report includes: investment name, transaction date, transaction description, dollar amount, effective fund price, and number of shares.

Tools


Dashboard
Manage Your Account
Personal Profile
Loans & Distributions
Report Center
Forms & Docs
Tools
Welcome: Megan Marcos
ABC Company Demo 401(k) Plan
Log Out
Contact Us
Help
Retirement Calculator
Rate of Return
Messages
E-mail Sponsor
Education & Tools Retirement Calculators
Use the retirement calculator to estimate your income and savings that you will have when you retire. The results will identify if your current savings will last through your retirement years and give you a cash flow of what your estimated balance will be for each year.
Retirement Income and Savings
You
Spouse
Current age: 32
Retirement age: 67
Life expectancy age: 83
Current salary: 0.00
Annual salary increase: 0.00 %
Expected retirement income:
Percent of salary: 0.00 %
Dollar amount: 0.00
Retirement plan savings: 2295.75
Annual contribution %: 10.00 %
Company match %: 0.00 %
Other savings: 0.00
Annual savings increase: 0.00
Annual social security benefit: 0.00
Annual pension benefit: 0.00
Return before retirement: 0.00 %
Return after retirement: 0.00 %
Inflation: 0.00 %
Calculate

Run various retirement scenarios to determine the income your current plan will provide, or the impact of increased contributions , higher investment results, or changes in retirement age.

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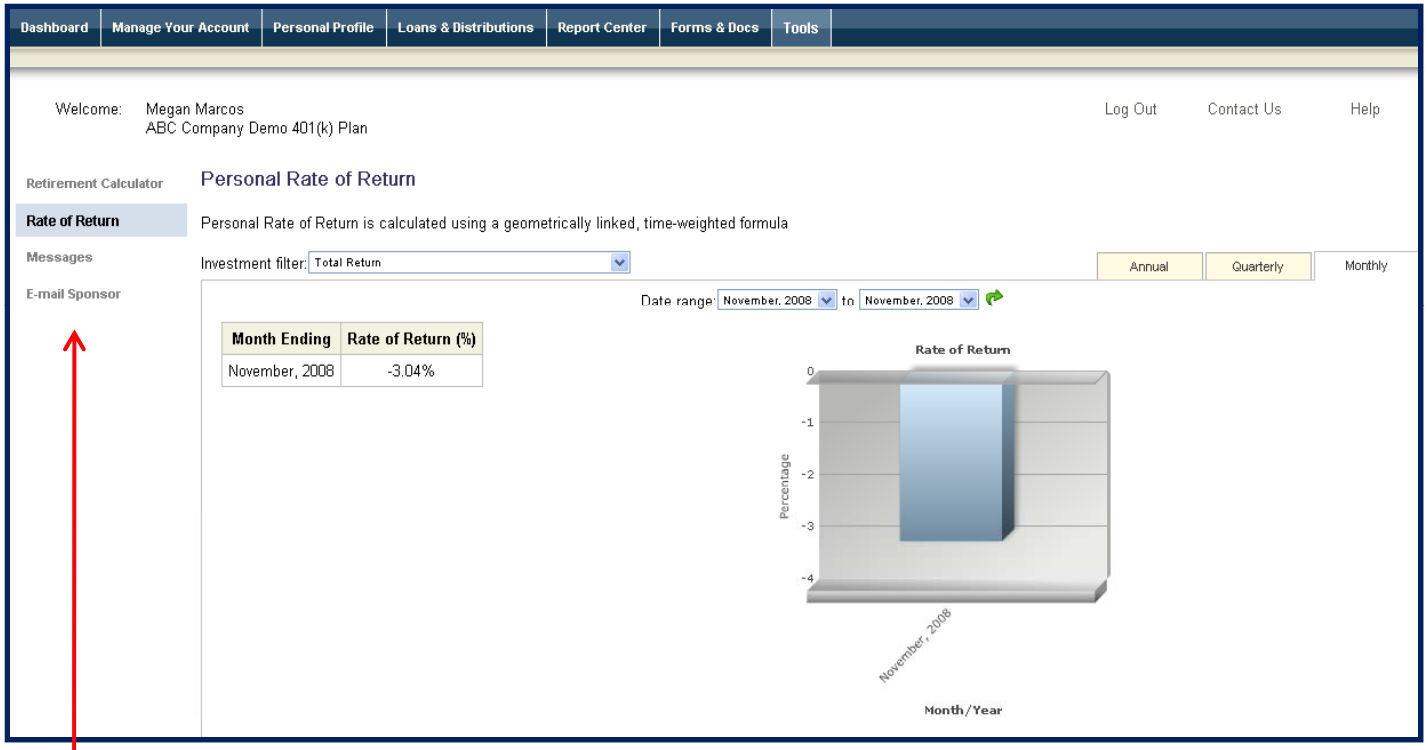
Tools

Personal Rate of Return = the return of your specific account reflecting all fund transfers, reallocations, deposits and withdrawals.

View your ROR on a monthly, quarterly or annual basis.



From the Tools menu, you may also view messages or send an email to your plan sponsor (typically your employer).

Questions?

- For any questions regarding your account or to request training, including:
  - Login
  - Enrollment
  - Deferral Amounts
  - Allocating your Deferrals
  - Changing your Investment Allocations
  - Loans or Distributions
  - Designating or Changing your Beneficiary

Please call NextStep at (888) 886-8256

or

email us at ClientServices@NextStepdc.com